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THE FRONT PAGE

IN THE current "best-seller" entitled "How to Win Friends and Influence People" we are advised never to tell another person that he is wrong, but if we are wrong ourselves, to turn a liability into an asset by admitting it "quickly and emphatically". The book is one of those superficial but persuasively written works which are bound to exert a great influence upon persons of moderate intellectual power; and it is possible that Mr. Hepburn was reading it on Monday or Tuesday of last week and was thus led to the very "quick and emphatic" admission of his own error in the Separate Schools Taxation matter, which caused a political earthquake in this Province that Wednesday night.

It is possible, we suggest, but we do not think it is very likely. For so tremendous a retraction—one which makes it difficult for any elector to take seriously any declaration of Mr. Hepburn's for years to come—does not seem to us to be in the least like a natural product of the Liberal leader's own thinking or an exercise of his own will. This is not the act of a strong and independent politician with a career to make and a keen eye on the making of it. Mr. Hepburn may not have fully realized the extent of the harm that it is going to do him, but he is too shrewd a man to have thought that it was going to do him any good. So far as his personal career is concerned, a defeat in the next general election would be far from fatal, if incurred in the courageous and consistent defence of a well-considered policy. It might indeed be very good for him, since it would give him time for some serious study of the political history of this country—which he will now understand much better after his administrative experience—and would relieve him of the society of a number of friends who are not exactly assisting his growth. But even a victory, if achieved at the expense of this humiliating *volte-face*, can give him nothing but a few more years of uneasy power; and a defeat only slightly mitigated by it—which at present seems much more probable—may easily remove him from the list of important political figures. We cannot believe that it was the consideration of factors like these that led to his last week's conversion.

"RELIGIOUS CONFLICT"?

IF NOT these, what were the factors that determined him? We shall not, we hope, be accused of undue cynicism if we decline to consider seriously the one factor which Mr. Hepburn himself put forward as the sole reason for his conduct—the prospect of a bitter religious conflict on the hustings. The desire to avoid religious conflict is universal among politicians—whenever religious conflict seems likely to lead to their defeat. When it seems likely to lead to victory they can always find reasons for maintaining that it is not, on their side, a religious conflict. Mr. Hepburn was not really worried about religious conflict; he was worried about defeat as the result of religious conflict. And his worry, we are convinced, unless he is a much smaller man than we take him for—was far less for himself or for the Ontario Liberal party than for certain interests which would suffer severely as a result of a Liberal defeat. A leader and a party can survive, can even be strengthened by a defeat; a political vested interest can only lose by it. We suspect that some Liberal vested interests in Ontario expect to lose a great deal if Mr. Hepburn is not returned.

What those interests are we do not profess to have the slightest idea. They appear to have a very considerable influence with the *Globe and Mail*, for they induced that paper to retract on the Separate Schools policy twenty-four hours before Mr. Hepburn retracted. The grounds given for the retraction, both by the *Globe and Mail* and still more by the Premier, must surely be the most extraordinary that have been put before the Legislature and people of a Canadian Province. Mr. Hepburn spent forty of his fifty minutes in defending the legislation which he was about to repeal. He then in effect declared that the people of Ontario were not fit to judge of the merits of such legislation, that they would be so worked upon by an unscrupulous Opposition that they would engage in bloody religious feuds over its maintenance, and that the Government which had fathered it was therefore going to throw up its hands and let it perish. And he concluded by assuring the Roman Catholic minority that "the Liberal party will give justice and equity to all people regardless of race or religion," and immediately proceeded to join the Conservative party in voting for the repeal of what for two years he had been describing as the only possible way of giving justice and equity to the Roman Catholic minority.

It doesn't sound like politics, it doesn't sound like Mr. Hepburn, it doesn't sound like sense. It doesn't sound like anything except the *Globe and Mail*, and whatever the *Globe and Mail* stands for.

A BITTER ELECTION

WE HAVE another reason for disbelieving that Mr. Hepburn was greatly actuated by the desire to avoid religious strife, in the fact that we do not expect, and we do not suppose he really expects, that the coming electoral contest will be any freer

from religious bitterness than it would have been if he had stuck to his guns. The Conservatives will obviously claim that they and they alone saved Ontario from the dread fate of having the school revenues divided, not according to the exact text of 1868, but according to the population and needs of the two systems; and the claim will be not only plausible but true. The Liberals will reply—well, what will they reply, unless that they made a mistake in 1936 and are very sorry for it, and very grateful to the *Globe and Mail* for telling them about it? If they think that their repealed measure is not going to be a subject of discussion, and a major subject of discussion, they have another think coming. There is no closure in election meetings in the back concessions. We anticipate a very bitter election contest indeed, and the bitterest thing about it to us is the fact that it will not settle any issue or advance any understanding. Mr. Hepburn has picked up one of the great problems of our provincial and national life, played about with it for a year or two, and dropped it back in the garbage as soon as he found that there were no votes in it any longer.

PRINCIPLE AND EXPEDIENT

WE SHOULD not care to go so far as to say that Mr. Hepburn's Separate School Taxation amendment was a well considered piece of legislation, and in several of its details its drafting left much to be desired. But its basic principle was the only one which will ever provide a permanent solution of the question of adequate revenue for the Separate Schools in Ontario and at the same time preserve the principle of local financing and local administration of the schools. The expedient which was adopted by the Conservatives, and to which the Liberals will now presumably return, simply transfers to the Province a large portion of the cost of Separate School maintenance which should be borne out of local taxation,

while at the same time giving to the public schools in certain municipalities (with large Catholic populations and large corporation property holdings) a greater revenue than they need or are entitled to. It is an illogical and inequitable device, but it has the merit, politically speaking, of attracting little attention and thus avoiding "religious conflict." As regards this basic principle our sympathies have been entirely with Mr. Hepburn, but if he over-estimated the intelligence and fairmindedness of the Ontario electorate he should in all consistency have borne the consequence of his own error. If he had maintained his ground, the Ontario electorate would some day have come to realize that when corporation property becomes a large part of the basis of school revenue, it becomes necessary to devise some method of equitably allotting the revenue derived from it, comparable to the method already in use for allotting the revenue from personally owned or occupied property. They would, that is, with the exception of that element among them which holds that the entire Separate School system ought to be made unworkable by rigid adherence to the text of 1868 in order that the Confederation compact may be nullified as soon as possible. We do not think that that element is on the increase.

THE PASSING SHOW

BY HAL FRANK

BY THE time our readers peruse these lines they will know whether March, which came in like a lamb, went out like a lamb or a lion. We hope it went out like a lamb, for we would like to think that after all these years of storm, March had been successful at last in making both ends meet.

But outgoing March can't change the facts—April incomes like a tax.

For the first time in more than a century there will be guns along the border of the United States and Canada, if present plans of national defence materialize.—*Toronto Daily Star*.

To protect us against orators?

MODERN MOTHER GOOSE

Little Jack Horner
Stood on the corner,
Watching the cars go by—
He pointed his thumb and got a lift home
And said, what a good boy am I!

Publishers report biggest volume in years.—*Variety*.

We think we know the volume.

Italian troops are rumored to have killed hundreds of their comrades in the confusion of retreat last week in Spain. It was all a mistake, of course, even the Italians would hardly go to such drastic lengths to maintain the illusion of a civil war.

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A WORLD ON WHEELS

IT IS POSSIBLE that we have been under-estimating the social implications of the trailer and that the nomadic era is again being ushered in without our being aware of it. Men did not always live in cities; they were not always anchored to the land. There was an age when they wandered at will, hunting and fishing for food and wearing the skins of wild animals. Giants they were in those days, unshackled by possessions and owing allegiance to none save wind and weather. The shadow of the time-clock had not

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The Hollywoodmen have simple, literal minds. When they get a colorless story, they technicolor it.

If you've a reputation glamorous,
Look away from candid cameras.
—Old Manuscript.

The Babsons, who make a practice of delving into such things, have disclosed the fact that 70 per cent. of the private wealth in the United States is owned by women. We understand that American men feel as cheap as thirty per cent.

That was an exciting wind-up last week to the session of the Ontario Legislature, with Mr. Hepburn riding rough-shod over the Conservatives and Mr. Macaulay ready to fight at the drop of an act.

DISILLUSIONMENT

I knelt at the feet of my idol,
I saw—and I wept alone—
Instead of the clay endearing,
Feet of eternal stone.
—Elsbeth.

And then there is the story of the newspaper correspondent on the battle front in Spain who wanted to interview sundry Spanish soldiers and was directed to the Foreign Legion.

Esther says what is a girl supposed to do who has spring fever and a cold in the head?

BIG BUSINESS

BY JOHN PORTLAND

THERE was once a Very Large Firm with its head office in the downtown section of the city and a lot of branch offices all the way across the Dominion from Halifax to Victoria. The Firm, having become aware of the return of prosperity to Canada by the new high mark on their Sales Chart, decided to celebrate by giving a dance for their employees.

The dance was to be no ordinary function, none of your dollar hops. The price was to be ten dollars a couple, and the dance was, furthermore, to be held in one of the more exclusive hotels in the city.

The Firm, having generated the spark, decided to allow their employees to run the dance themselves and to make the arrangements. It was to be an Employees' Dance.

A COMMITTEE was chosen. The committee functioned smoothly under the guiding hand of its chairman, the manager of an important head office department of the Firm, and its secretary, a bright young man with a lot of ideas.

A hotel was selected. There was not much choice, as the Firm, on being consulted, decided that the hotel favored by the committee would not be at all suitable. A matter of policy.

Supper was chosen. The manager of the hotel, a gentleman who knew much more about the Firm's whims than the committee did, said that the President of the Firm was very partial to *petite marmite* for his supper, and that, therefore, they had put it on the menu. The price would be two dollars a plate. The committee, who had never heard of *petite marmite*, referred the decision to the Sales Manager, who doubtless would know what the mysterious dish was. The Sales Manager, who was very wise, said he wasn't running the dance, so the hell with it. So the committee took a deep breath and decided to take a chance on the supper menu. They were a bit wary of the *Bombe Rothschild*, but they didn't say anything about it.

NOW as the dance was to be for the employees, the employees began to produce some ideas. One was to have a few tables of bridge. The committee took this problem up with the hotel who said they would be delighted to help in any way they could, but, of course, they couldn't provide the playing cards. So the secretary of the committee, who was a married man and knew that playing cards cost money, thought himself of a friend who was in the advertising department of a big gasoline company who gratuitously provided cards for just such occasions. The cards, though, carried advertising matter and the committee did not know whether the Firm would like this.

The committee thereupon approached the second man in the Personnel Department, who was an authority on such matters. He said why no, there would be no objection to using the cards; the lid on the back didn't matter a hoot; but just to make absolutely sure, he'd mention it to the Chief. He mentioned it to the Chief who promptly reversed him. No, he declared, it would most certainly not be right; the President wouldn't like it at all, but he'd ask the Divisional Superintendent at lunch time and see what he had to say. The Divisional Superintendent said tut-tut, it was too small a point to worry about. Let 'em have their cards if they wanted, who cared about a little ad, anyway; but what did the Colonel say? The Colonel was the Secretary of the Firm and he would certainly give them an authoritative opinion.

IN SOME trepidation, the committee, represented by their chairman, who was a senior man and could therefore approach the Secretary, put on a clean collar and asked the Colonel if they could use playing cards with a gasoline company's ad on the back. The Colonel said no, certainly not, who ever heard of such an idea? He had a much better scheme; he personally would tactfully suggest to the General Manager at tea-time that the committee were thinking of having a dozen tables of bridge at the dance, and were looking for somebody to come across with some cards. The committee thought this a very crafty scheme and urged the Colonel to go to it. The Colonel went to it. The General Manager, who had a bad cold and was filling in his income tax return, said he hadn't any money to buy playing cards with, but what about asking that gasoline company he'd heard about? They'd give them all the cards they wanted.

This put the committee right back where they were. In fact they had wasted a lot of time and had nothing to show for it, so they decided to be reckless and to lay out some cold cash and buy some cards. That settled the cards question.

THE problem of an orchestra was just about to become very controversial, the Colonel, who by now was taking quite an interest in the proceedings, wanting to give the job to a college friend of his son's, and the committee having already promised it to somebody else, when, with startling suddenness, the General Manager's cold turned to pneumonia and he expired.

The committee, of their own accord and on their own initiative, sent out a circular and cancelled the dance.



MOON OVER MOUNTAIN. The Lions, Vancouver's famous peaks, photographed at 10 p.m. by the light of a full moon by Robert W. A. Chidwick, 3532 Cambridge Street, Vancouver. The Western terminus of the Alberta Wheat Pool is in the foreground.

WITH THE FLEET AIR ARM AT SEA. A remarkable series of photographs taken by the London Times during the combined exercises in the Atlantic of the British Home and Mediterranean Fleets. The pictures indicate the modern role of the aircraft carrier and the particular work of H.M.S. "Glorious". Left, a view of the "Glorious" from the air, showing the vast expanse of her flight deck. Right, Fairey Swordfish aircraft of 823 Squadron, in formation above the "Glorious".



HOW REAL IS THE MENACE OF GERMAN EXPANSION?

BY WILLSON WOODSIDE

"GERMANY must expand or explode". We are indebted to the usually witty Dr. Schacht for stating so succinctly the major political problem of the world today. Since the German threat has made the French shake in their boots, roused the British to re-armament, ended Communism in Russia, reached around the world to scheme with the Japanese, and finally ended up at Ottawa in the Defence estimates, it will probably repay a little careful investigation.

What is this threat? What does Germany want? Is Hitler cold-bloodedly driving Germany to a war of expansion? If so, how near is this war and in which direction will Germany "explode": towards the Baltic and the Ukraine, into Czechoslovakia, or down through Austria and the Balkans? Since none of these areas directly concern Britain or France is there a chance that such a war might not become general, as in the case of Spain?

Could Germany's explosive energy be diverted even yet by the restoration of some or all of her former colonies? Finally, if Germany is in such bad shape economically as is claimed, can she go to war now? What chance is there that she will collapse before she has her preparations completed, and the Nazis be forced out of power? An exact and reassuring answer to all these questions would undoubtedly receive an overwhelming welcome from Foreign Ministers and people alike all over the world. But such an exact statement of Germany's aims and desires is impossible of formulation, for we are dealing here with intangible and fluctuating values. Some evaluation of the danger must nevertheless be made; anything is better than the suspense of standing before the unknown.

I should like to say this, however: never since the turn of the year I have felt a certain lightning of the spirit in connection with the European situation. This access of restrained optimism is based upon what I feel to be a progressive weakening of the German chances for successful aggression. That does not mean that peace is suddenly nearer, for if Germany's chances—whether considered from the diplomatic, strategic, economic or psychological angle—appear weaker, her desperation and her explosive energy are increasing all the time, and she is still in the hands of the invincible Hitler. What Hitler will do no one can predict, but it is safe to say this much for the German military leaders: if they learned nothing more out of the last war, at least they learned not to lose the next.

IT DOES not seem likely that at this late hour Germany's explosive energy can be diverted into the peaceful channels of world trade or colonial development. As far as trade goes it is the Nazis themselves who, with their plans for military self-sufficiency, are bottling Germany up. They could change this policy at any time if they wanted to, though they could not easily make up the loss; but there is no indication of such a desire; political considerations still dominate in Germany.

As for the colonies, even if the return of some or other of them would solve Germany's raw material and population difficulties, all of her colonies together provided in the 30 years up to 1913 a place for only 20,000 Germans, and in that last year supplied the Motherland with only one-half of one per cent. of her raw materials, the most important of which was pepper!; this return is, on strategic grounds alone, almost out of the question today. So Germany's "expansion or explosion" must take place in Eastern or Western Europe.

This German urge for expansion is to be taken seriously, for it springs from sources deep in the nation's soul: it is the will to achieve for Germany the place in the world to which the unique character and abilities of her people and their mighty contributions to world culture in music, philosophy, literature, science and technology, entitle her. When Germans consider the present position of their Fatherland, truncated, divided in two by a strip of alien territory, with not enough soil to grow her own food, without colonial possessions to provide an outlet for her youth and her constructive energy, and then look about and see vast territories and rich resources held by a few scattered millions ("just because they happened to get there first", as I have read in a Nazi book on Canada), they are filled with resentment and bitterness at such an unjust division of the world. Goaded and reminded constantly of this by their Nazi leaders, it is not very surprising that German youth should set itself grimly to take

"with its own good German strength" what the world unjustly denies it. That is the explosive centre of Germany's expansionist policy.

THE main aim of this policy, which was a fairly clearly defined one before Hitler but has become extremely confused and wavering since, is the recovery of the several territories of the Corridor, Upper Silesia, Danzig, and Memel (in about that order of urgency). I wish that I had space here to go into the rights of the situation in these territories, all of which I have visited; all are German in population (except the Corridor, which was never more than 50 per cent. German) and development, and the only reason why they should not go back to Germany is that no solution is longer possible for them on purely national lines.

The second general aim of German foreign policy is the domination of Central and Balkan Europe, and the welding together of that whole area into a German economic empire; this is the old dream of a German *Mittel-Europa*. Both of these aims pre-date the Nazis and are shared by them, but a third and very sound traditional German policy they vehemently reject: that is a policy of political and economic collaboration with Russia, and of never risking her hostility unless assured of cordial relations with Britain.

Superimposed on these traditional aims are Hitler's own particular schemes; and just because these have been printed in a book is no reason to think that he no longer believes in them. The evidence is all to the contrary, although Hitler does appear to have reversed the original order of his two main plans. These are: a settlement once and for all with the "death-enemy" France, and the conquest of new soil for colonization in the East. "And when we speak of new soil in the East, we can only mean in the first instance Soviet Russia and her tributary border states". Hitler has another great objective, very closely bound up with the old *Mittel-Europa* idea, but in his version strongly tinged with racialism. It is the bringing together into one great Reich of all the peoples of "German blood" in Europe.

IT IS necessary to remember that when, in 1926, Hitler set on paper his famous scheme for conquest of the Ukraine and the Baltic coast lands he had every reason to consider a Soviet collapse imminent and to believe that, as the Reichswehr already had one foot well planted in the Russian door, Germany could readily step in and dominate the whole Western half of the country. Germany had, after all, been master of this entire region only 8 brief years before; it had been Germans, too, or so Hitler claimed—who had really carried on the administration and industry of Russia under the Czars. Why could it not be done again?

One must consider, too, that when Hitler finally came to power in early 1933, he was still entitled to believe that the "Jewish" Soviet régime was on its

way to collapse. How could they outlive their colossal blunders? Was not a terrible famine raging, the entire pageantry disaffected, the city proletariat groaning under an iron discipline of sacrifice? On top of that the transport system was in chaos and the completion of the industrialization program menaced by the world economic crisis. So Hitler embarked "all out" on a bitter anti-Soviet policy, and arranged the "friendship" with Poland which was presumably to clear the way for the great adventure.

All that may have been fine in 1933, but what a different picture Russia presents today! She has vastly increased her industrial and her armaments capacity, has labored mightily on her transport system, and has entirely re-ordered and greatly increased her military establishment, disposing it to meet simultaneous attacks in East and West. Abandoning Communism right and left, Stalin has adjusted his agricultural problem, conceding the peasants their own house, a couple of acres of garden, three cows, and as many pigs and chickens as they wish. Life has been greatly eased for the city workers. Wide differentiation in wages has made industry function more efficiently. Russian patriotism has been re-introduced, and a fine, new, liberal Constitution dangled before the "citizens'" eyes (if not exactly put within their grasp). Is there any reasonable doubt but that fear of Nazi Germany has been a prime factor in all this?

AT THE same time Russia has worked vigorously to break down her isolation. Putting the brake on the widely resented activities of the Comintern, she entered the "bourgeois" League of Nations as soon as Germany left. She has joined in defensive pacts with democratic France and Czechoslovakia, and in fact has changed her whole front with such incredible agility that she can now present herself to the world as Soviet Russia, the Defender of Democracy!

That is Russia in 1937. And yet it actually seems as though Hitler's fanaticism prevents his better judgment from dictating a change of policy. The Berlin correspondent of a famous London paper told me last summer of the experience of a visiting British diplomat who in a private conversation with Hitler raised the question of Germany's relations with Russia. Hitler sprang to his feet and delivered an unbroken 20-minute public speech against Bolshevism!

Hitler's campaign against "Bolshevism" Russia has in fact only become the more furious; at the last Nuremberg Congress he re-committed Germany to the hilt on an anti-Soviet policy. He exclaimed about what he would do if only he controlled the wealth of the Ukraine and the Urals. Shortly afterwards he concluded a rather suspicious-looking pact with the Japanese.

All winter long he has waged a strange ideological war, a sort of election campaign of Europe to decide who was for and who was against Soviet

Russia. Combatting the efforts of the latter to make herself respectable, he has striven to paint her as a pariah, an outlaw, a menace to Western civilization. He would make Soviet Russia so feared and loathed that the world would not acquiesce in a campaign by the sturdy Siegfried of the West to "clean out the plague spot". Through terrific press broadsides he has tried to scare the French and the Czechs out of their "entangling" pacts with Russia. This failing, he has now produced a new "Locarno" offer which looks very much like Mussolini's old Four-Power Pact, and which is intended all too plainly to exclude Russia from Europe's affairs.

It is only logical to suppose that when Hitler gets Russia isolated morally and politically he intends to attack her, presumably aided by his friends the Japanese. It is an interesting speculation; what chance has Germany of successfully carrying off a "grab" of the Ukraine and the Baltic coast? It is quite conceivable that she might make herself master of Danzig and Memel without a fight, but those small gains certainly do not justify the scale of her present preparations, and further up the Baltic she could not go without running into the Red Army.

AS FOR "grabbing" the Ukraine, before the Germans can even get there they have to invade either Poland or Czechoslovakia, more likely both. It is unthinkable that these countries would not resist; both have spirited, well-equipped armies which, while admittedly no match for the German, would put up an even stouter resistance than did the Belgian army in 1914. Both are allies of France, and here comes in a most important point: would the French come to their aid, if not directly attacked themselves? Knowing what would be in store for them from a victorious Germany, I think the French would. And with Britain so definitely committed to the aid of France, it would probably not be long before she were in there, too. But would not Germany's ally, Italy, be able to look after France, and at the same time harass the Franco-British communications in the Mediterranean? In the first place Italy is a long way from being Germany's ally, and in the second it is hard to think of Mussolini engaging himself in a struggle of Germany, Italy and perhaps Hungary against the rest of Europe. If Hitler would join him in a coalition against Britain, now, and with Russia and Eastern Europe strictly left out of it, that might be a different story. But men like Mussolini and Hitler do not make good co-operators; they are essentially lone wolves.

Still we have not considered the part of Russia and her famous Red Army in the struggle. Even allowing for a good deal of exaggeration in the accounts of this army's equipment, spirit and tactical prowess, and considering that it might have to defend both East and West fronts, there can be little doubt but that the Germans would be fully occupied in overcoming it. No quick decision could be won against Russia's great reserves of man power, and in these vast spaces. The Reichswehr leaders could never be brought to consider such an attack as anything but suicide. The plan is none of theirs (did they not train and equip this Red Army?), and there is good reason to believe that in a showdown they might refuse Hitler's order to carry it out. (But on the other hand, Goering's Air Force could precipitate the thing, and leave them no choice). The more one thinks of it, the more it appears that Hitler has rushed blindly into a strategical *cul-de-sac* in his policy of bitter hostility to Russia.

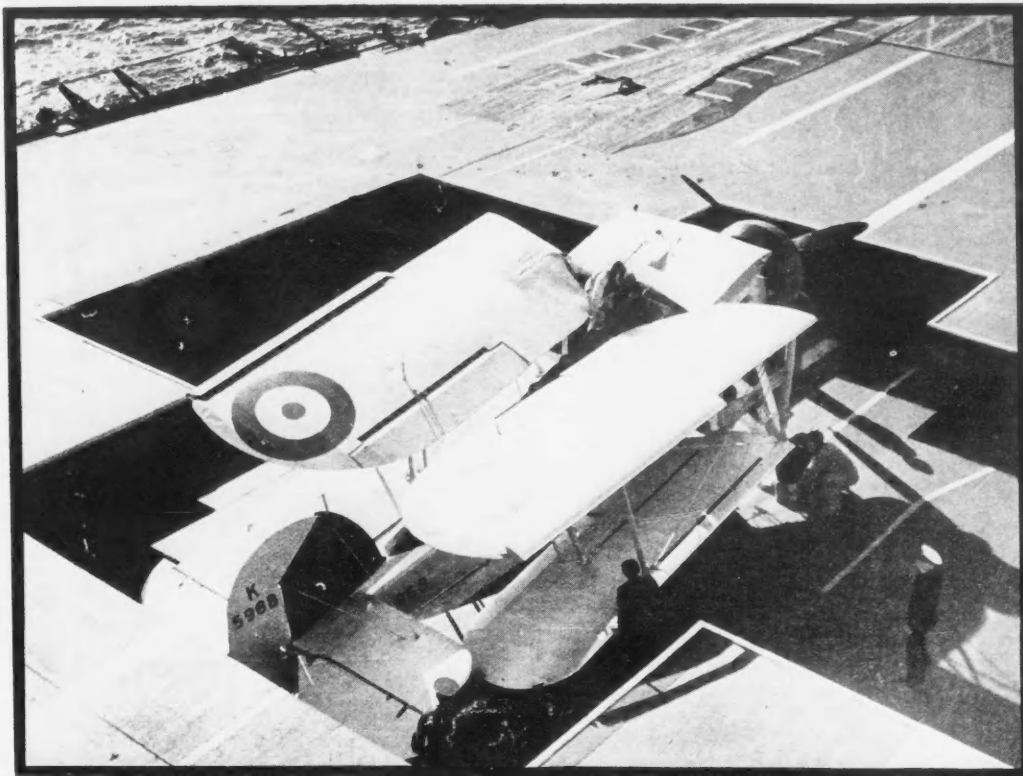
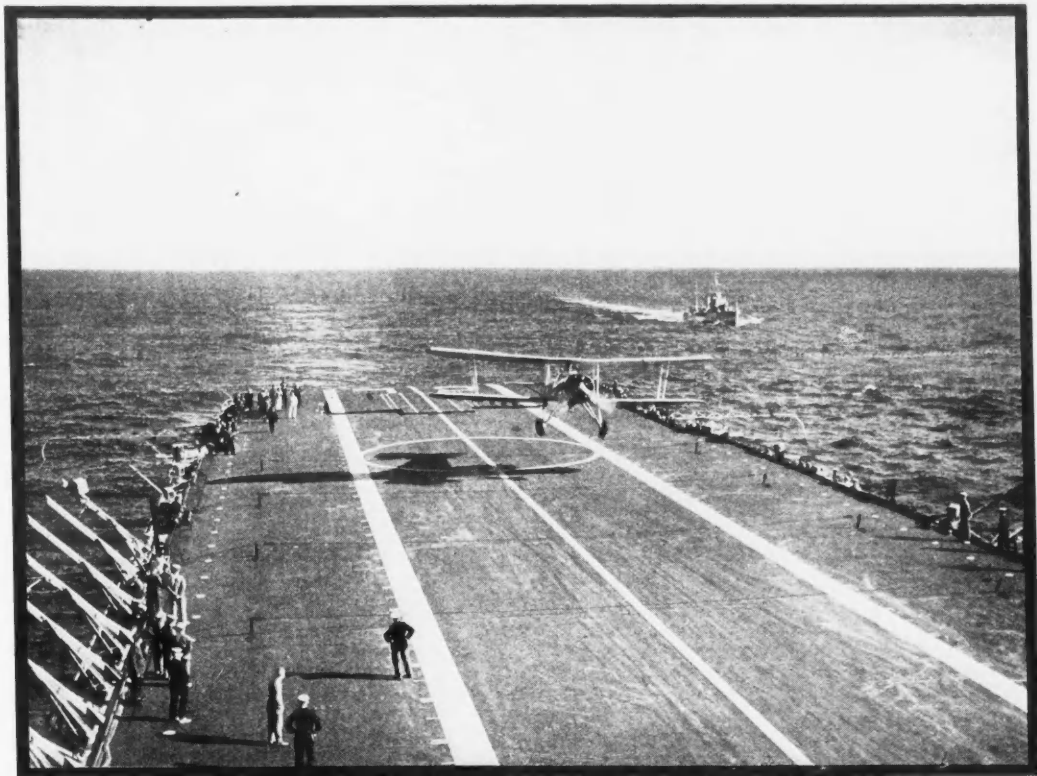
CONSIDERING the mistakes of the last war (has it not been fought over again in Germany almost every day for 20 years?), Hitler seems to have come to the conclusion that it was won in the East and lost in the West. Very well, this time attack in the East, and only defend in the West, against France alone, and along as short a frontier as possible (Hitler's recent offers of guaranteed neutrality to Switzerland, Belgium, Holland and Denmark would seem to be an attempt to limit his Western frontier to the short and well-defended stretch opposite Alsace-Lorraine).

Fighting only Russia, Czechoslovakia and France, the plan is precarious enough; but without making certain of British neutrality (and instead he is almost certain of the contrary), it would be as sure to fail as the plan of 1914. Such an invasion requires as its prime condition a weak Russia. Attempted today it would mean Germany's annihilation.



THERE'S ANOTHER SIDE TO IT.

WITH THE FLEET AIR ARM AT SEA. Left, back to Headquarters. A machine landing on the flight deck after taking part with other machines attached to H.M.S. "Glorious" in a "raid" on an opposing fleet. Right, how aircraft are stowed aboard ship. A portion of the flight deck operates as an electric elevator and a machine with its wings folded is descending to its hangar.



THE FRONT PAGE

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yet fallen across the land. Civilization did not weigh them down like beasts of burden because they did not stand still long enough for civilization to catch them. It was only when they were rooted to one spot as farmers and shop-keepers that men were overtaken and broken to citizenship.

But it may be that we have completed the full circle and that, ironically enough, the machine age has produced in the trailer the child of its own destruction. That already this lumbering, vacuous Jugernaut has sealed the doom of smoking city and town and that the world of the future is on the horizon, a vast network of wind-swept macadam trails, marked only by gasoline stations and places to park.

There is much to be said for a world on wheels. Not only would the individual be freed of the responsibilities and cares of citizenship, but many of the calamities that now afflict the world would be emptied of all menace. Floods, such as recently devastated a large section of the United States, would strike no terror in the heart of a trailer world. At the first warning of high water, communities would climb leisurely into their cars, step on the gas and drag their precious household goods to higher ground. The dismal spectacle of ruined homes and pale-faced insurance companies would be a thing of the past.

War would be useless. Even if the ubiquitous trailer did not render obsolete the boundaries of nations, no country would be able to vanquish another. Whenever an invading army crossed the border of a country it would find that the country had picked up in the night and moved somewhere else. There would be nothing to show that it had ever been there but empty tin cans and yellowing Sunday newspapers.

We do not suggest that the trailer would prove a panacea for all our ills. The class struggle would likely continue. Man being what he is, there would be upper-class trailers and snooty parking places. But probably the lines of distinction would be less harshly drawn. Travel on the open road tends to break down barriers, and even a multi-millionaire occasionally will have to borrow a match or ask the way of a stranger.

A VERY DANGEROUS ACT

WE HAVE a very high opinion of Mr. Godfrey, Securities Commissioner of the Province of Ontario. He is a charming personality, a good speaker, and an efficient preventer of the grosser forms of financial skulduggery. But we do not like the idea of his being converted—he and his successors, holders of the office "during the pleasure of the Lieutenant-Governor in Council"—into the Grand Inquisitor of the Province; and we doubt if he altogether likes it himself. By an Act passed last week on motion of that pillar of old-fashioned Liberalism, the Hon. Arthur Roebuck, Mr. Godfrey is now empowered to inquire, with all the powers of a court and none of its limitations, safeguards and responsibilities (and with none of a court's independence of the executive power), into the affairs, transactions, assets and liabilities of any person or company, without limit, all the way into the backward and abyss of time or as far into the future as his prophetic vision will allow. He may do so, however, only with a view to ascertaining whether there has been committed at some past time, is being committed, or "is likely to be committed," any one of the five following sins: a criminal, fraudulent, wrongful or improper act (the last word has no legal definition); an offence against the Securities Act or regulations under it; an act which "may be" (not is) "unfair, oppressive, injurious, inequitable, or improper to or discriminate against any holder, prospective holder, purchaser or prospective purchaser" of such company's securities or any creditor of, or person or company "beneficially interested in, such person or company"; an act by which a person or company secures an unfair advantage over another; a fraud on the Province or a municipality.

Mr. Godfrey, his heirs and assigns, will have the same power to enforce testimony and production of documents as the Supreme Court has, but are not to be hampered by any "rules of court or of law" about service of subpoenas and payment of witnesses. Also their witnesses are not to have any privilege in respect of incriminating documents, and bankers are not to be exempted from testifying by anything in the Evidence Act, which is to that extent set aside.

For a large number of reasons this looks to us like another very good Act for Mr. Hepburn and Mr. Roebuck to repeal before they go out of office

We are not at all concerned with its effect on crooks, but it is capable of being used to the grave embarrassment of perfectly honest men. It might even work to the embarrassment of Mr. Hepburn and Mr. Roebuck when the Commissioner no longer holds his office during their pleasure.

IS QUEBEC DEMOCRATIC?

IN VIEW of contemporary tendencies in the Province of Quebec it is interesting to speculate how deep is the attachment of the French-Canadian population to the political doctrine of democracy. M. André Siegfried in his highly penetrating and informing new volume on "Canada" does not say much about this question, but he does in one place venture the assertion that "the French-Canadians are democratic, but in the Anglo-Saxon manner"—that is, a conservative and religious democracy in contrast to the revolutionary and anti-clerical democracy of France.

Most of M. Siegfried's observations about Canada, and particularly about French Canada, are of unquestionable validity; but this one is certainly under question at the moment, and may shortly be shown to be erroneous. Current developments in Quebec—influenced, for the first time in many years, by a school of political thought in old France, and one which is very far from being democratic—are giving the people of that Province an unusual opportunity to pronounce for or against democracy in the provincial sphere.

It has to be remembered that a hundred years ago the doctrine of democracy was the only argument that the French-speaking inhabitants of Lower Canada could present to the Colonial Office in Downing Street in support of their claim for the right to administer their own affairs—because it was the only argument to which Downing Street would listen, and was the same argument as was being successfully presented by the non-privileged classes in Upper Canada. The people of Lower Canada were therefore compelled to desire democracy as a means to an end—the control of the affairs of the French Province by its French residents. It does not altogether follow either that they then desired, or that they have since come to desire, democracy for itself. So long as there was any question of interference with the affairs of government by an external power, so long the argument of democracy remained useful. But now that Canada is admittedly "equal in status," there is no longer any danger of invasion of the rights of French Canada by Downing Street. Invasion now can only come from the federal authority at Ottawa, which is pretty well kept in its place by the B.N.A. Act, and which operates in accordance with democratic principles anyhow. So that democracy ceases to have value as a safeguard

of French self-government, and is judged henceforth by French-Canadians purely on its merits as a political system. That there have been many great French-Canadians who believed in "Anglo-Saxon democracy" for itself is unquestionable, but it remains to be seen whether that faith is still widespread among the mass of the French-speaking electorate. At any rate we see no great enthusiasm for it in the government of Mr. Duplessis, but the reaction of the people to that government is not yet clearly visible.

THE RAILWAY WAGE PACT

WE CONGRATULATE both parties to the railway wage agreement on their ability to get together and relieve the Canadian public of a most serious menace to its reviving prosperity. The terms arrived at look like a rather extortionate victory for labor, but we have no doubt that both sides took into consideration the fairly certain prospect of a swift and pronounced rise in the cost of living, which will make the railway wage scale much more reasonable and will no doubt necessitate readjustments in many other classes of employment.

The railways will obviously not be able to recoup themselves by raising the price of their transportation service—at any rate until the price shift has gone a long way and lasted a long time. But such a price shift is itself beneficial to the railways in two ways—by vastly increasing both the total volume of production and the proportion of it which can bear transportation charges, and by increasing the cost, and consequently the price, of unregulated competitive transport services. On the whole we think the agreement is proof that very much better times are immediately ahead for the Canadian people.

BARON SILVERCRUYS' VISIT

THE very strong community of interest which exists between Belgium and Canada was set forth with appealing force by the new Belgian Minister to this country, Baron Silvercruyts, in his Toronto speech last week. It is gratifying that Belgium should have paid Canada the compliment of sending us a representative of such high distinction and attractive personality, and we hope that the Baron will have the opportunity to do in many other cities the same good missionary work as he has done in Toronto.

The exchange of diplomatic representatives between this country and other nations is proving itself a most valuable factor in developing a consciousness among Canadians of their own national mission in the world. These diplomats have necessarily to spend a good deal of their time at the Capital, which is not one of our major centres of population, and it is highly desirable that they should be enabled to make as many contacts outside

of Ottawa as possible. The visit of Baron Silvercruyts to Toronto was certainly most profitable in many important directions, and not least in the awakening of a livelier sense of the importance of the part Canada has to play—quite apart from possible wars—in the life of the continent from which almost all of us originally came.

About Mrs. K., ... and Her Friend

Every month for nine years, Mrs. K. has found a cheque in the mail for her, from us. And, we are happy to say that her opinion of Trust Institutions has long since changed; now, we have an enthusiastic supporter in Mrs. K.

At the time her husband appointed us to be his executor and trustee, he remarked that his wife had voiced a fear of Trust Company charges, but our fee has become a very small item in her opinion; now, she compares her fortunate situation with that of a dear but worried friend to whom she occasionally offers help. . . . a matter embarrassing to both.

This friend's husband, too, had a mistaken idea about our charges in estate work, and sincerely believing he was doing the best for his wife, appointed an uncle to be his executor.

The uncle lived but a few months after the husband, and the time and expense involved while the uncle's own executor took over both estates began to complicate matters for Mrs. K.'s friend. Eventually, the balance of the estate was turned over to her, and she set about investing it.

As is usually the case, she had not far to look; investments were offered to her in great numbers. It is sufficient to say, however, that one represented to her as a sure means of a large income return finally resulted in her capital practically disappearing.

It is a regrettable fact, but all too frequently a man will allow an indefinite idea of Trust Company service rule his reasoning in the important choice of an executor and trustee for his estate.

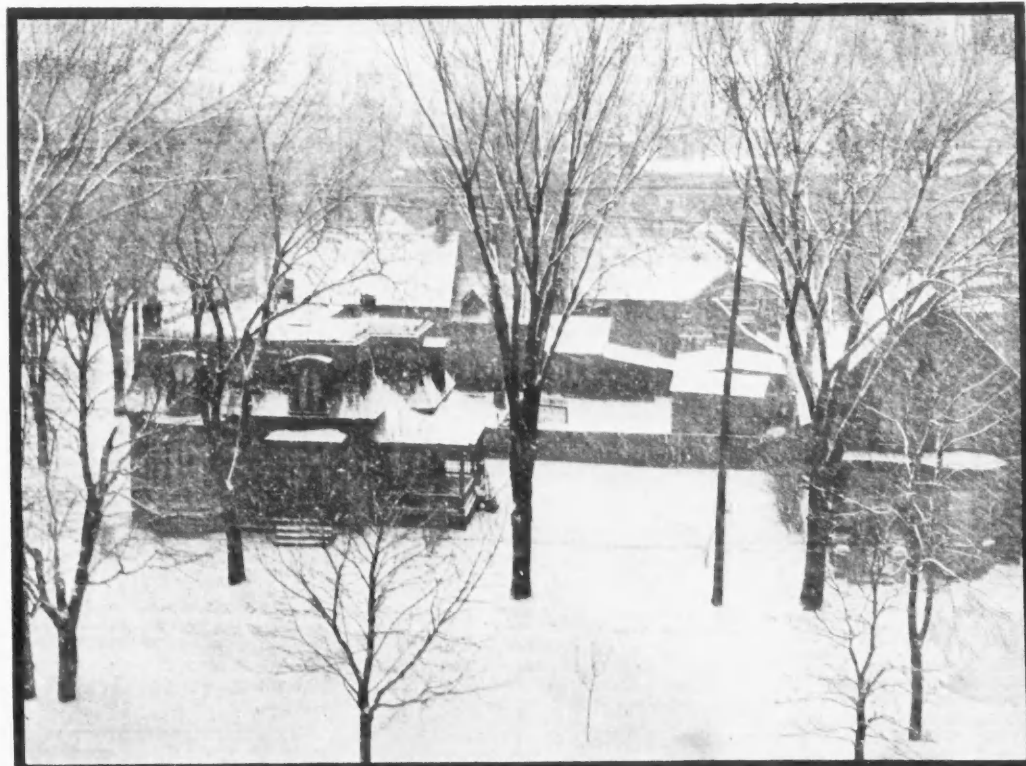
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TO FORTIFY VANCOUVER

Defence: Anthony Eden will attempt to reach agreement with Dominions at Imperial Conference regarding common plan for defensive action in emergencies, reports from London stated.

Treaties: House of Commons agreed to three reservations made by U.S. Senate in ratification of Fraser River salmon treaty last year, and approved of agreement with U.S. for reciprocal treatment in income tax imposed by either country on persons residing in the other. **Visit:** Washington prepared elaborate ceremonial reception for Lord and Lady Tweedsmuir returning visit made last summer by President Roosevelt.

Agriculture: Wheat prices, recovering from slight slump, reached new high. Awaiting second reading given bill to establish Trans-Canada Air Lines; Hon. C. D. Howe told Commons that Government will retain control by giving C.N.R. 51 per cent. of stock in new corporation which will operate passenger and air-mail service with exclusive franchise over trans-Canada routes; existing private aviation companies will be allowed to participate in new enterprise, but must wait until bill is passed.

Rail-Electricity: F. M. Warren, Lib.

Economic Survey: Premier John Bracken moved amendment to provide for independent board to make economic survey advocated in original resolution moved by Dr. S. W. Fox, Social Credit leader; survey will consider production, consumption, financed and unemployment. **Manitoba:** **Redistribution:** Legislature introduced motion for special committee of seven members to consider and report upon redistribution of electoral districts; in heated debate many speakers advocated reduction in number of seats in Legislature. **Wage Tax:** L. St. George Stubbs introduced motion for repeal of two per cent. wage tax.

Fire Marshal: Report of Fire Marshal tabled in Legislature stated 1,242 fires in Province during past year caused 13 fatalities and \$1,298,243 damage. **Relief:** Report of Department of Labor stated total disbursements for direct relief during past year were \$1,050,196, a decrease of \$182,635.

Bridge: G. G. McGeer, M.P., announced contract signed for \$5,000,000 bridge connecting Vancouver and Stanley Park with north shore of Burrard Inlet, construction being financed by company aided by British Columbia.

1936, rural production was \$49,525,495, an increase of 7 per cent. over previous record set in 1929.

Relief: Chairman Montreal council, citizen committee investigating city relief office, recently raided by provincial police, announced early evidence, at least, failed to compromise any functionaries of Unemployment Commission; police again raided office producing telegram purporting to carry authorization of Attorney-General's Department; it was later reported unofficially that second raid was result of practical joke by an incognito officer.

Rural Loans: Legislative Council gave third reading to bill to increase to \$15,000,000 the amount at disposal of rural credits organization.

Budget: Premier W. J. Patterson announced new corporation taxes on chain stores and grain elevators and increase in present taxes on telegraph and express companies; excepting certain specific articles, a two per cent. sales tax is to be levied on retail sales.

Canadian Institute of International Affairs, in the announcement of its fourth annual conference, goes in for surrealist geometry: "If more than 40 register for one round table, two parallel round tables will be held on that subject."

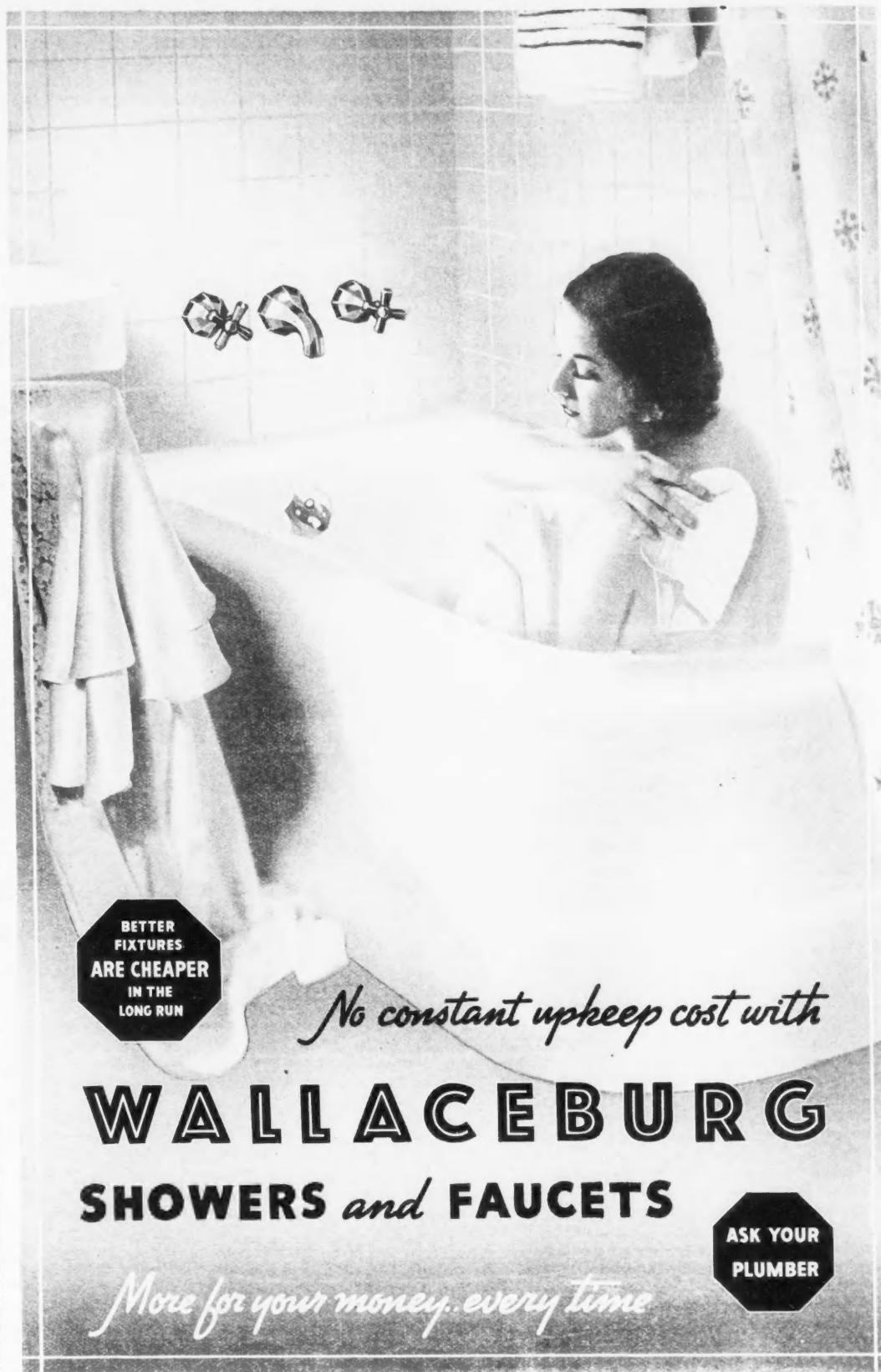
Dominion: C.N.R., C.P.R., and representatives of eighteen railway trades unions issued statement announcing amicable conclusion to long drawn out wage dispute. By the agreement ten per cent. cut will be restored gradually over 12 month period; agreement was reached after intervention by Hon. Norman Rogers, federal Minister of Labor.

Albany: Provincial Branch of Canadian Labor Party, after close convention, announced it will continue as a unit within C.C.F. but will not submerge its identity. Fred J. White was elected president. **British Columbia:** Premier Pattullo announced a general election will be held as soon as a number of things will have to be done. He said he will have a safe and solid basis. **Quebec:** Provincial Branch of Labor Party instructed newly elected president Jack Cappello, to continue efforts to affiliation with C.C.F.

British Columbia: University of British Columbia announced complete restoration staff salary cuts provided for in budget. Dr. C. E. Dolman, associate professor of bacteriology, appointed professor and head of department. **Manitoba:** University of Manitoba announced plans for formation of bureau to help students and graduates to obtain employment.

Adair, Robert, Montreal, president Hart & Adair Coal Co. Ltd., director Royal Bank and Sun Life. **62** **Beaudin**, Albert Eugene, Vancouver, chief inspector B.C. Lumber and Shingle Mfrs. Association, author technical books on lumber. **63** **Beavis**, Rev. Robert Benjamin, Vancouver, pioneer Methodist missionary to Pacific Coast Indians. **Burns**, Mrs. George E., Montreal, member of first contingent of nurses to overseas during war. **67** **Colman**, J. G., London, England, was secretary to Sir Alexander Gait, Canada's first High Commissioner, London. **68** **Delisle**, Gustave, Clontarf, Que., Liberal member—Quebec Legislative Assembly 1923-1935. **68** **Essery**, Edmund Thomas, (K.C.), Toronto, former mayor of London, Ont., former president London and Port Stanley R.

Anti-Communism: Legislative Council unanimously passed bill to protect Quebec from Communist propaganda, but members expressed regret that the bill did not define Bolshevism and Communism. **Fisheries:** Legislature gave third reading to bill to authorize Minister of Game and Fisheries to buy expropriated salmon netting storage warehouses, which fishermen would fish and bait. Hon. Ousine Gagnon announced Government is studying system of easy credit for fishermen similar to farm credit plan. Charles Fremont K.C. of Quesher, appointed superintendent of Game and Fisheries. **Highways:** Legislature's Council approved to legislate all horse-drawn vehicles to carry lights or reflectors at night. **Mines:** Bureau of Mines reported Provinces



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Total Income.....	264,448,870
Total Assets of All Branches Exceed.....	1,575,000,000
<hr/>	
Payments to Policyholders in 1936 Exceeded.....	\$135,000,000
Total Claims Paid Exceed.....	2,575,000,000
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Life Policyholders' share of Surplus for Year.....	\$ 33,279,430
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New Sum Assured.....	\$453,250,720
Total Life Sums Assured in Force.....	4,068,870,025

The figures above are converted on the basis of \$5.00 to £1.

DIVIDENDS FOR 1937

All fully participating life policies of the Canadian Class will receive upon the policy anniversary in 1937 the following dividends:

WHOLE LIFE	Paid-up insurance per \$1,000 Sum Assured	\$23.00
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SITTING ON SIT-DOWNS

BY RIDEAU BANKS

PROBABLY as fair a yardstick of any government as can be devised—for the rare occasions on which it is possible to use it—is the extent to which an administration serves or fails the nation in any time of crisis. And, judged on that basis, fairness commands the admission that the not-un distinguished cabinet headed by the distinguished Mr. Mackenzie King measures up rather well. If Parliament had only met this year in order that Canada's feet might be planted on the pathway of realism leading to the goal of reasonable safety in the vital matter of defence policy, and in order, too, that Hon. Ernest Lapointe, Minister of Justice, might make his forthright declaration of policy on sit-down strikes, then the present session could still truthfully claim not to have been held in vain.

It is just as well, possibly, that such should be the case. For the fact is that these two features—if one excludes for the moment the highly important raise in pay which the M.P.'s voted themselves—constitute almost all that has been really worth while in the accomplishments of the Federal statesmen over the past three months. If anything else should be included it would be the renegotiation of the British trade agreement which, after all, was a matter of holding ground already won, rather than of breaking new territory.

OF THE Lapointe statement on sit-down strikes, it is sufficient to comment that nothing in his long political career has more become the Minister of Justice than his deliverance of that utterance. One could not listen to him from the galleries without realizing with a definite sense of relief that for once in a critical moment Sanity had crowded Demagoguery away from the rostrum and that democracy was speaking in the language of sound common sense. It might so easily have been otherwise. The secret of the success of too many minority movements is the fact that weak and vacillating governments have temporized with them at first, fearful of the strength which they might develop. And thus encouraged, the movements have developed exactly that strength. And that which the governments feared has come upon them. Such was the history of the Ku-Klux Klan movement in the West.

Mr. Lapointe will be remembered in the history of the present administration as a Minister of Justice who would not compromise with lawlessness. And the present administration will be remembered as one which promoted the free exchange with the neighboring Republic of everything except subversive ideas fatal to true democracy and leading inevitably to dictatorship.

ONE other group will be remembered in connection with the Parliamentary incident in which Mr. Lapointe was the chief figure. That is the C.C.F.-Labor group. Its silence was perhaps the most eloquent feature of the whole impressive episode. In that incident Mr. J. S. Woodsworth and Mr. A. A. Heaps gave evidence of the sound balance which, if it has not gained them general support for their C.C.F.-Socialist doctrines, has at least won them as individuals the respect of the House. The occasion should be remembered as a standing answer to the charge frequently heard against Messrs. Woodsworth and Heaps that they are mere demagogues. If they had been mere demagogues, they would have noisily championed the sit-down strikes and the Communist groups in the country would not have neglected to organize pseudo-labor demonstrations to back them up. But Messrs. Woodsworth and Heaps, even if you do not agree with them, are reformers, not demagogues. They know that the only beneficiary of sit-down strikes fomented by John L. Lewis from across the border will not be Canadian labor, but John L. Lewis. And they are not selling out Canadian labor to a would-be Yankee dictator.

It may seem a long way to look ahead. And yet in these days of fickle electorates it may not be so long either. But surely when the next Conservative administration is formed A. A. Heaps will be offered the portfolio of Minister of Labor. For four years now he has been sitting in Parliament and speaking more consistent common sense upon the issues that arise than any other private member. On the grounds of character and courage he stands without peer in the Chamber. How could he be otherwise? A man cannot be born a poor English Jew, end rate to a new country and follow the humble calling of an upholsterer, live in a small brick house in a row in one of the poorer quarters of the city, save every spare penny that his lowly-paid trade brings him to buy really fine paintings, will his art collection to the city on his death, and become a Member of Parliament. A man cannot do all these things without having exceptional character. And that is A. A. Heaps. It is true that at the moment he calls himself a Socialist rather than a Conservative. But so is Mr. R. B. Bennett a Socialist as, indeed, in the same enlightened sense, it is to be hoped we all are. If the Minister of Labor were chosen in the Commons today on the score of his qualifications, A. A. Heaps would get the job. And that is no reflection upon the present incumbent, Hon. Norman Rogers. For in our own ideal cabinet—we will have to select that some week for Saturday Night readers—we would see to it that Mr. Rogers had a portfolio.

ALL a person needs on Parliament Hill is a suitably philosophic mind to be continually impressed by the manner in which all things work themselves out for some good. Even sit-down strikes. Here you had the government in deep difficulties on the issue of defence policy. It had not gone as far as it wanted in that direction, but it had gone as far as it dared. Quebec sentiment being what it is. Then the sit-down strikes broke out across the border and raised the dan-

ger of civil disturbances in Canada. And at the same time Quebec Province became acutely aware of the aggressiveness of the Communists among the French-Canadians. Accordingly, as a combined result of these circumstances, the government is able to go out and organize a reserve force in connection with that picturesque body of Frontier, Broadway, and Hollywood fame, the Royal Canadian Mounted Police. Ostensibly the purpose of these reserves, who will be thoroughly trained and equipped, will be for use in cases of civil disturbance. But the fact that they are trained for civil emergency will make them no less available if the ugly contingency of war should confront the nation.

As a matter of fact, if one thing is certain in connection with the present session, it is that the government's militia and defence estimates reveal only a fragment—perhaps not even the main fragment—of the ministry's defence policy. The first of the new under-cover militia forces is the Mounted Police Reserve. It is known in close government circles that the Inspectors of the Mounted Police districts across the country have been instructed in defence strategy, that they have studied the physical features of their own areas from the standpoint of possible military tactics, and that on short notice they could constitute an auxiliary Canadian general staff, capable of organizing and supervising defence of Canadian soil. Then, too, the proposed Trans-Canada air service is credited in circles close to the administration with being something more than it appears on the surface, namely, an air mail, passenger and express transport service. For one thing, the planes, according to the best information available on the subject, are to be convertible into war machines with very little change. Thus, the government is believed to be really organizing a dual purpose service, namely, in peace-time a mail-

passenger-express flying service; in war-time, a fast bombing and pursuit plane service with experienced pilots. The military feature of the service, it is said in usually reliable quarters on Parliament Hill, is the answer to the one question which is otherwise mystifying Federal observers: why is the government entering upon a flying project which is bound to yield deficits and increase the competition from which existing rail services are already suffering when economy is supposed to be the watchword of the treasury?

MAKING US A NATION

BY SYDNEY E. SMITH

In this article, which is a condensed form of a broadcast delivered last month, the President of the University of Manitoba, who is also an eminent constitutional lawyer and was for some years Dean of the Faculty of Law of the University, discusses the effect of the recent decisions of the Privy Council upon Canadian problems and the possible means by which the modern needs of the country could be met.

EVERY federal constitution represents a compromise of the claims of the provinces or the states and those of the central government. The intention of the British North American provinces was to confer on the federal Parliament jurisdiction to legislate in relation to all matters of national concern and on the provincial legislatures jurisdiction to legislate in relation to all matters of a private and local nature.

Up to the year 1925, the course of decisions on the interpretation of the British North American Act by the final court of appeal for Canada, the Judicial Committee of the Privy Council, which sits in London, was marked by a definite increase of provincial jurisdiction and a corresponding decrease of Dominion jurisdiction.

After 1925 the pendulum swung the other way and it appeared until recently that the Dominion Parliament would get the powers that the Fathers of Confederation intended for it. The

tying Federal observers: why is the government entering upon a flying project which is bound to yield deficits and increase the competition from which existing rail services are already suffering when economy is supposed to be the watchword of the treasury?

Rt. Hon. Mr. Bennett, in 1925, believes that the Privy Council had demonstrated since 1925 that it would follow this trend in favor of the federal Parliament, introduced in the House of Commons bills relating to employment and social insurance, marketing of natural products, weekly rest, minimum wages and limitation of hours of work, and Parliament enacted this legislation. The Privy Council in January of this year held that the Dominion had no power to pass these acts. Time does not permit me to discuss these decisions, except to state that they represent a reversal of the direction, since 1925, of the interpretation of the Act.

IT DOES appear that we cannot expect from the Privy Council an interpretation of the constitution that will enable the Dominion to take over some of the social services and the regulation of industrial activities which the provincial legislatures, with insufficient revenue, are unable to undertake. These recent decisions are characterized by a narrow legalism. The matters under discussion were unknown in 1867, but many Canadians today would say they are of major importance. The Privy Council, however, in dealing with the British North American Act, dealt with our Constitution as they would a private act.

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and changing conditions. Local technicalities, too refined, may kill the spirit of the constitution. In 1929, Lord Sankey, speaking in the Privy Council, expressed this thought when he said: "The British North American Act planted in Canada a living tree capable of growth and expansion within its natural limits. Their Lordships do not conceive it to be their duty to cut down the provisions of the Act by a narrow and technical construction but rather to give it a large and liberal interpretation."

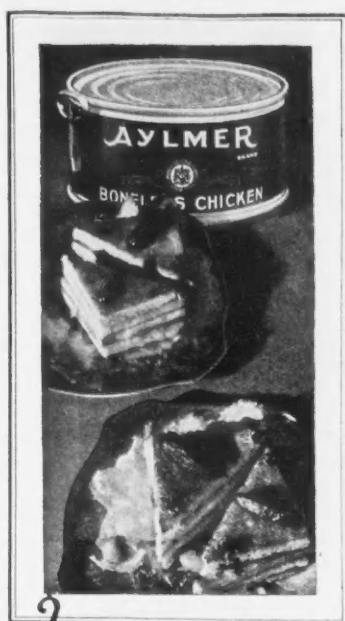
One cannot discern in the recent decisions of the Privy Council, to say the least, a burning anxiety to make the constitution fit contemporary needs. There are Canadians who declare that the impartiality of a court, many of whose members have never even visited Canada, is a guarantee of national unity. There are others who declare, with equal emphasis, that the members of the Privy Council, ignorant as they are of Canadian conditions, problems and aspirations, cannot be expected to vitiate the British North American Act for the handling of new situations and the solution of new problems. A constitution should not be a barrier to evolutionary—not revolutionary—changes. A constitution should be a road and not a gate.

WE MUST remember, however, that judges cannot remake a constitution. There are certain inherent limits in their judicial functions. In view of these limits and the latest cases before the Privy Council, Canadians will turn their thoughts to the process of amending the British North American Act. The British Parliament has the legal power to amend it of its own motion, but we know, particularly since the Statute of Westminster of 1931, that it would not do so. Should the Canadian Parliament ask the British Parliament for power to amend the constitution? If so, what safeguards should be established against hasty

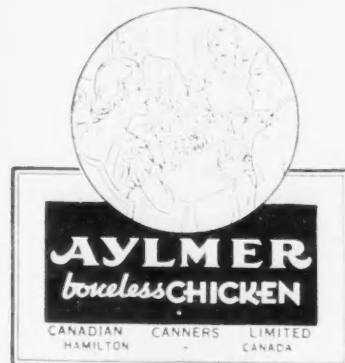
and ill-considered amendments that are not in the national interest?

The British North American Act is unique in that it does not provide for any method of alteration. In Australia every proposal to amend the constitution must be submitted to a referendum and it will not become the law of the land unless and until it has been accepted by the majority of voters cast in the Commonwealth, and by majorities in a majority of component states of the Commonwealth. Will a similar device be adopted in Canada? Any formula that would require the unanimous consent of all the provinces of Canada to amendments, might result in a stultified and leave us with the identical Act of 1867 and in a constitutional strait-jacket that could not be loosened without a revolution. Ironclad and unchangeable constitutions in other countries have cost that price.

I HAVE not been advocating that all social services, education and the proper regulation of economic activities should be given to the federal government and Parliament. But it is a fact that the Act of 1867, as interpreted by the Privy Council, has cast upon the provincial governments tasks that cannot be supported from the sources of taxation available to them. Dissatisfaction and conflict might result from an administration centered in Ottawa, the personnel of which might not be responsive to the variety of provincial needs. The proposal to appoint a Royal Commission to investigate the taxing powers and resources of various legislative bodies in Canada may produce beneficial amendments of our constitution and a restoration of the provincial and federal equilibrium. A sane method for amending the constitution is needed. The horizons of 1867 should not be the boundaries of our national progress. Surely Canadians may trust their own judgment in determining their domestic affairs and their own way of life.



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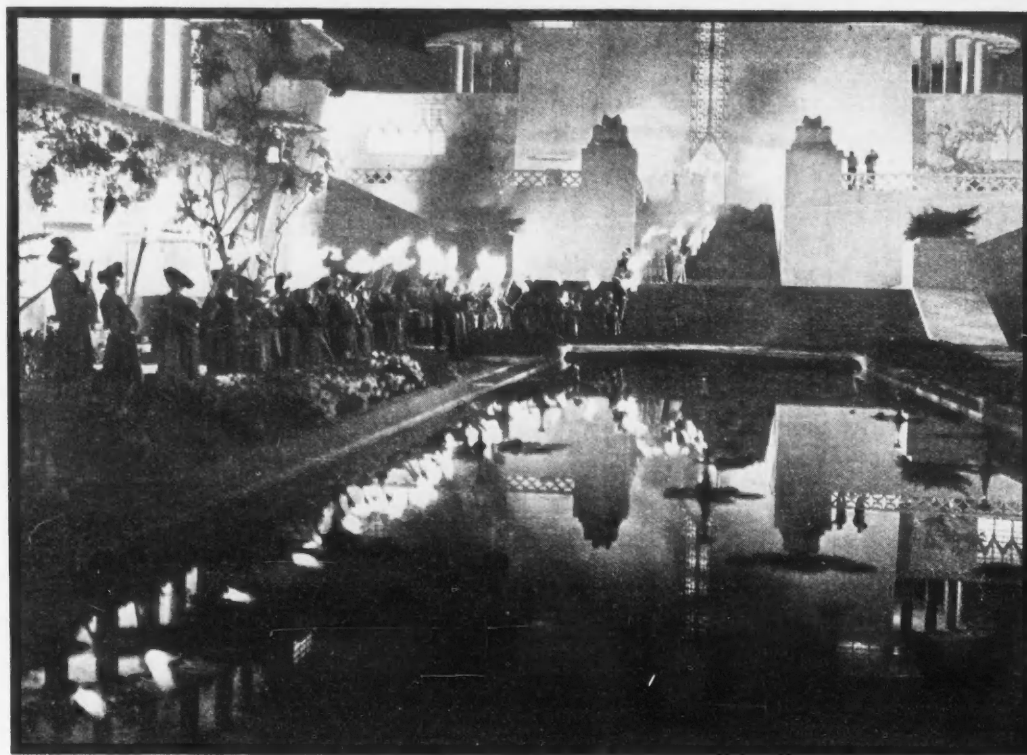
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THE FAMOUS LAMASERY SET from "Lost Horizon", the motion picture based on James Hilton's novel of the same name, which comes to the Royal Alexandra Theatre for the week beginning April 12. The film version is produced by Frank Capra and stars Ronald Colman.

THE FILM PARADE

BY MARY LOWREY ROSS

"THE Good Earth" is a profound and beautiful parable of the soil. Nothing quite like it has ever been attempted before and it was one of the curious triumphs of the screen that it could make a well-dressed Good Friday audience yield to this tale of peasant privation and struggle in an alien land, like a child yielding to a Bible story. Like most movie audiences it was predominantly feminine, a mixture of smart young ladies and positive-looking fur-coated matrons, and nothing could have been stranger than to watch it emerge at the end, subdued and solemn-eyed before the beautiful self-subjection of the Chinese slave-wife O-Lan. For it was beautiful thanks to the perfect artistry of Louise Rainer, and utterly moving and believable.

Without Louise Rainer "The Good Earth" would have been a fine spectacle film and an admirable and illuminating travel-description of a strange land. But Louise Rainer's performance not only unified and dominated the story but gave the whole picture internal meaning and reality. Here O-Lan, as much by what she contained as by what she revealed, seemed to take her audience into the very heart of an ancient tradition and into the actual being of a peasant woman of North China. She identifies herself in this film not simply with a part but with a human spirit and a race. Paul Muni's acting as the peasant husband though sturdy and intelligent as always, seemed forced by comparison, revealing only at moments the living quality that Miss Rainer's performance seemed to hold in every gesture and at every instant.

Sidney Franklin has directed the picture with extraordinary skill, especially in the early sequences, making the action dependent, like the lives of his characters, on the seasons and the earth and the changing cycles of famine and plenty. For three-quarters of its length "The Good Earth" has the noble, almost legendary quality of a story from the Old Testament, of people living in simplicity of heart, close to earth and always under the fear of disaster, of the elements, of the wrath of Heaven. With Wong's involvement with wealth and the dancing girl Lotus (Tilly Losch) this simplicity was lost and the characters seemed to move out of their Chinese world. O-Lan herself was more and more withdrawn from the action, Wang became increasingly the harassed, ineffectual man in difficulties with his family and the narrative fell into the accepted Western pattern. Even the plague of locusts seemed nothing more than a splash of paint, not so much an act of God as a sensational technical achievement of the production department.

Louise Rainer and Paul Muni have superb support in this picture, most of it pure Chinese. Charles Grapewin as the father and Walter Connolly as a wheedling old uncle contrive, with very little make up, to be staunchly Oriental throughout. But it is chiefly Louise Rainer's performance that gives "The Good Earth" its unforgettable quality, carrying you to heights of new experience in a strange race and another country.

THE LAST OF MRS. CHENEY

"THE Last of Mrs. Cheney," sighed Norma Shearer in the final scene of "The Last of Mrs. Cheney," back at the beginning of sound pictures. "And the first of Lady Dilling" replied her hero, punctuating his promise with a kiss. Probably being Lady Dilling wasn't such fun after all, for Lady Dilling has again reverted to being Mrs. Cheney. This time she is Joan Crawford, with a lot of new hats but the same old set of proud epigrams that she lets off in the drawing-rooms of the rich before sneaking upstairs to steal their pearls. That sturdy old British aristocracy that she preys on hasn't changed by so much as an innuendo. Maybe the portrait of the British upper classes we get in the movies is really authori-

tative, in spite of its fantastic improbability, like God's idea of the pelican. If it is, it isn't much wonder that Lady Dilling went back to stealing pearls. It's very curious to be listening to it all over again, to watch Mrs. Cheney refusing a cigarette to prove to her young man that she's a Good woman, and taking one the minute his back is turned to prove to the audience that she's really a Bad one; to hear her say haughtily, when Lord Dilling makes his infamous pro-

posal, that she might have been guilty of many things, but she had never been guilty of That; to watch Lord Dilling melt and suffer and finally take her in his arms. "The last of Mrs. Cheney," Mrs. Cheney then says whimsically, "And the first of Lady Dilling," says Robert Montgomery, trustful boy, sealing the bargain with a kiss. Well I only hope Lord Dilling was right this time. But it wouldn't surprise me at all if he was just kidding himself again.

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THE BOOKSHELF

BY HAROLD F. SUTTON

"MINX" NO MORE

SOME biographers have dealt un-gallantly with Fanny Brawne, the intended of Keats. They have called her "minx" and have hinted she was light-minded and frivolous enough to be unworthy of the poet's devotion. Now come words of her own writing to confound her calumniators. "Letters of Fanny Brawne to Fanny Keats, 1820-24" (Oxford Press, \$3.00), containing thirty-one pieces of correspondence only recently brought to light, reveals a young lady of undeniable sensibility, taste and intelligence, one who should have taken an agreeable and charming place by the side of Keats had he survived his illness. Miss Brawne's pleasure in books and in the drama is unforgotten in these pages and her endeavors to interest Fanny Keats in literature are eloquent of her gravity of mind as well as of her compassionate interest in the lonely and friendless girl. It is idle to question the sincerity of the affection and admiration she held for her lover in the face of her agitation as she realized that Keats was not going to get better: "Oh, my dear, he is very ill. . . . He did not get better nor did he get worse. But could I conceal from myself that with him, not getting better was getting worse?" And later: "Is it to be borne that he, formed for everything good and, I think I dare say it, for everything great, is to give up his hopes of life and happiness, so young too, and to be murdered, for that is the case, by the mere malignity of the world. . . ."

JUAN CONTINUES

IN THE closing chapters of Eric Linklater's "Juan in America," Juan Motley, a lineal descendant, you remember, of Byron's Don Juan, encounters a young and charming Chinese girl to whom he takes a fancy. Juan always is taking a fancy to young and charming girls, but Kuo Kuo promised to be unusual. She is. In "Juan in China" (Nelson, \$2.00) he discovers in Kuo Kuo something of that New Woman whose primary interest in mundane rather than biological matters will some day compel a poet to write that while love is a man's whole existence, with woman it is a thing apart. So it was with Kuo Kuo whose first love was China and whose overwhelming concern was to unshackle that country from the chariot wheels of Japan. With the love-lorn Juan tagging at her heels—they had met again in a Nudist Colony—she goes to Shanghai where they are soon neck-deep in intrigue and the historic bombardment of Chapei.

"Juan in China" is the thin brother of "Juan in America." Shanghai is not the United States and this novel by that token presents a smaller panorama, is less picaresque. It is also, we suspect, less documentary, more

imaginative in its descriptions of places and people. But the novel is nonetheless in the same tradition of classic horse-play as the parent book, and Mr. Linklater has lost none of his Elizabethan gusto, the phrases and similes of his Shakespearean prose are as ripe and as ebullient as ever. And his characters are as full-flavored as his writing. You will be pleased to make the acquaintance of Flanders, the latter-day Falstaff who bulks as large as China, Mr. Hikohoki, the omnipresent Japanese, Rocco, the gangster of "Juan in America" now a Colonel and "military adviser" to a Chinese general, and Masha and Varya, the Siamese Twins who were too much even for Don Juan Motley.

TONIC EXAMINATIONS

"THE Olive Tree," by Aldous Huxley (Macmillan, \$2.50) is a collection of essays, some of which have appeared in other books, some of which appear in this way for the first time. They reveal the several familiar Huxleys—Huxley the literary critic, Huxley the social satirist, Huxley the well-informed traveller. The brightest Huxley—in this volume—is Huxley the literary critic. His essays on D. H. Lawrence (reprinted from "The Letters of D. H. Lawrence") and on Crébillon the Younger (reprinted from "Essays New and Old") particularly are full of enlightenment and penetration, erudite to the very hilt and yet as sharp and flashing as a sword. His essay on D. H. Lawrence—now accepted as the definitive critique of that much misunderstood author—is so understanding as to be astonishing when one considers the opposing mentalities of the two men. But Huxley was a biologist by inheritance, if not by inclination, and here was an unknown species, a good and sincere individual who practised his sincerity and goodness in a world that was neither sincere nor good. Mr. Huxley was convinced there was a catch to it and set out to investigate. What he found not only converted the scientist in him but incalculably stirred the man.

THE DANGEROUS ISLES

AT FIRST appearance, "Road My Body Goes" (McClelland & Stewart, \$3.50) is another of those seductive Polynesian pamphlets designed for the wish-fulfillment trade. The title of the book is taken from an old Tahitian song, "This is the road my body goes, lost in the foaming sea." But the scene of the book is not Tahiti, but Tuamotu, the Dangerous Isles, hundreds of miles east of Tahiti, and its author, Clifford Gessler, is no vendor of escape literature but an earnest young journalist who accompanied his ethnological friend, K. P. Emory, on an expedition to study the habits, customs and history of the two hundred-odd inhabitants of these little known islands. This is not to suggest that "Road My Body Goes" savors of science. Mr. Gessler is a journalist and he writes for the public. His book is human and bright and eminently readable, but it is nevertheless anchored to the facts.

The people of these islands are poor

and their way of living, if simple, is hard. Every day they must labor in the waters for sustenance. But their remembered history goes back twenty-five generations and they are proud of their Polynesian heritage of intelligence and wisdom and culture. As they are contemptuous of the "civilized" Tahitian.

This book dispels the white man's dream of a south sea island paradise, where bounteous nature is hand-maid to his wants and manna drops from the trees. But the Tuamotuan is happy on his islands. It is a hard life, but it is the life he knows.

MAX IN MEXICO

APPARENTLY if you want to travel, the thing to do is become an author, a successful author. Then, almost without consulting you, your publisher will open an expense account in your name, place a pump and well-tied finger on a spot on the map and say, "go there." The fly in the ointment, the gnat in the ice-cream, the joker in the contract, is that everybody else is going there. Or rather, everybody else who can afford to go there. The canny publisher knows there are millions of people who cannot afford to go there, who will have to get their pleasure vicariously by reading about people who can and do so there.

Thus it was that droves of authors went to Tahiti several years ago. Then they went to Russia. Then they went to China. Later—but only the hardy ones—they have been going to the Arctic. But now the publishers—reading the society columns—have discovered Mexico. "On to Mexico!" They have roared, and waiting authors, sleeping in their clothes, fumble for their suit-cases and stagger toward the nearest station. Mr. Max Miller, after the success of his gentle, delectable, "I Cover the Waterfront," went up to the Arctic, we believe, and wrote one of the several books that appeared to chronicle the epic of the reindeer trek. Now he has been down to Mexico and "Mexico Around Me" (McClelland & Stewart \$2.75) is the account of his experiences. Mr. Miller has not "done" Mexico, for which he earns our eternal gratitude, his spirit would have revolted at the thought. We doubt if potential tourists of that country will get any help from this book at all. And as for arm-chair tourists, we fancy they will have but the haziest conception of the country they are passing through. But they will have felt something of the flavor and atmosphere of Mexico and they will have been in the agreeable company of a man who can record incidents and people in his bright, impressionable way that softens their hard outlines with color and light.

MARGINAL NOTES

LAST week we took a glance at the incoming novels . . . now let us consider the spring offerings of non-fiction. . . . there are many choice items. . . . "King Edward VIII," by Hector Bolitho, records the life of the former monarch from his birth to his abdication. . . . this volume, we believe, had been completed at

the time of Edward's renunciation of the throne and the last chapters had therefore to be revised. . . . a book with an unhappy ending. . . . "President Indicative" is the title of Noel Coward's autobiography. . . . Immodesty, we presume, prevented him from calling it "Past Imperfect". . . . Literary biographies: "Anatole France," by Edwin Preston Dargan. . . . "Harriet Beecher Stowe," by Catherine Gilbertson. . . . Harriet being, of course, the author of "Uncle Tom's Cabin". . . . "Edgar Allan Poe," by Edward Shanks, a critical biography. . . . "Pedlar's Progress: The Life of Bronson Alcott," by Odell Shepard. . . . Bronson Alcott was the father of Louisa May Alcott and the head of the March household in "Little Women". . . . he was also a philosopher of Neoplatonic convictions and the intimate of Emerson, Thoreau, Hawthorne and Carlyle. . . . Emerson called him "the highest genius of his time". . . . while Thoreau declared him to be "the sanest man I ever knew". . . . so we may look forward to this biography of Bronson, the Sane Genius. . . .

A VOLUME of inevitable appearance is the biography of the late G. K. Chesterton by Hilaire (pronounced Hilary) Belloc. . . . the close association and spiritual affinity of the two men had led them to be described as "two halves of a rather stupendous whole". . . . George Bernard Shaw, their mutual antagonist, saw them indivisible as "the Chesterbelloc, an animal with four legs, capable of doing infinite harm". . . . Belloc and Chesterton both opposed the march toward collectivism and devoted much writing to the praise of medievalism and the social advantages of the peasant proprietorship of the land. . . .

Hilaire, Hilaire B'looc; "We must put back the clock!" The clock struck one— "Write, Chesterton!" Cried Hilaire, Hilaire B'looc.

COMPANION pieces: "Bothwell; or Lover of Mary, Queen of Scots," by Robert Gore-Brown; "Robert Devereux, Earl of Essex," by G. B. Harrison. . . . the Earl of Essex, as every school-boy knows, was the favorite of Elizabeth, Queen of Englishmen. . . . And for further supplementary reading in English history there is "James I of England: The Wisest Fool in Christendom," by Clara and Hardy Steelholm. . . . and "The Miracle of England," by that relentless Anglophile, André Maurois. . . . it is an account of Britain's rise to world pre-eminence. . . .

A fellow-countryman of M. Maurois who is also engrossed with the Anglo-Saxon communities (including the United States) is André Siegfried. . . . flatteringly enough, his latest book is "Canada," a study of this country, its people, its racial problems (tut, tut!) and its relations with the United States and Great Britain. . . . another book on the Dominion is "Canada Cavalcade," by Robert H. Davis, which is described as an intimate picture of this, our native land. . . . so much attention is really quite embarrassing. . . .

"THE Du Mauriers," by Daphne Du Maurier, is the account of a brilliant family by the granddaughter of George Du Maurier, artist and author of "Trilby," and the daughter

of the late Sir Gerald Du Maurier, the distinguished actor. . . . "Conversation at Midnight" is the title of a new book of poems by Edna St. Vincent "I Burn My Candle at Both Ends" Millay. . . . The Sitwells are indefatigable. . . . Edith Sitwell has a new book, "Selected Poems", which includes two new long poems as well as the best of her previous work. . . . and Sachervell Sitwell is represented by "The Dance of the Quick and the Dead", a collection of essays. . . . the possibility is remote, it seems, of ever there being a Sitwell strike. . . . "The Poems of Jonathan Swift," edited by Harold Williams, is forthcoming in three volumes. . . . in "Midnight on the Desert", J. B. Priestley, aloof in Arizona, sets down some of his American experiences. . . . "Earthly Discourse", by Charles Erskine Scott Wood, consists of dialogues on various topics by the author of "Heavenly Discourse". . . . if it approaches in quality that delightfully blasphemous volume, it should be very good indeed.

THE YEARS

by Virginia Woolf

Virginia Woolf is regarded as the most distinguished woman in English letters, famous for her wit and the beauty of her style. THE YEARS, her first novel since *The Waves*, is an extraordinarily vivid panorama of English life during the last fifty years. Definitely one of the season's outstanding novels.

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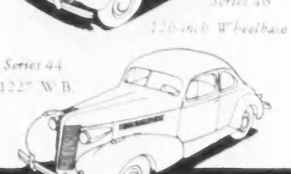
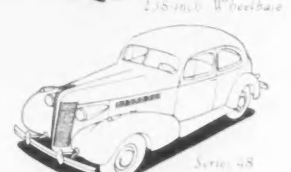
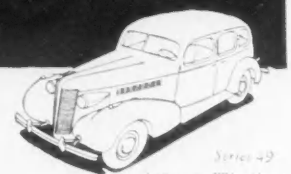
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RELIGION IN U.S. SCHOOLS

BY GEORGE A. RAY

IF RELIGIOUS education be not worthless altogether, it is worth whatever efficiency costs. That is, I should say, also the attitude of the Roman communion. Church schools, Sabbath schools, Sunday schools, Bible schools, call them what you will, fall so far short of doing an effective job, for various reasons, that they are widely conceded to have failed. They never have adequately met the needs of childhood in religious training. Granted that in large congregations, a fair job is sometimes done, considering the very limited time given to the matter, the situation in small communities is too often deplorable. Rare indeed is the congregation which has a director of religious education. Even more unusual is the school with a staff of teachers possessing a training even remotely approximating the standard of that possessed by instructors in the public schools. We see to it that instruction in secular schools is imparted by fully trained and efficient teachers, while the teacher of religion is assumed to need nothing more than good intentions, and the minimum of equipment, if indeed, there is any.

The atmosphere of these so called schools of religion is not that of a school. There is an abundance of lack of discipline of any kind. The children are in holiday clothes. If the school session is held on Sunday morning, it must close in time to give the right of way to the morning service at 11, which hour seems to have acquired some what of a sacrosanct character. All too frequently, classes have to sit in the church pews, which offer the maximum of inconvenience, and no possibility of desk work. The lesson is not much more than the questions and answers contained in a leaflet, or else it is given by the lecture method, practically a lay sermon. At the most the pupil gives maybe thirty hours a year of attendance on religious education, compared with not less than 150 hours given to geography or any other subject in the curriculum of the secular schools. Let it be granted that Vacation Schools do much more efficient work. They do but call attention to the shortcomings of the Sunday session. And they are held during the week; they are much less formal, and they offer a wide variety of work to be covered, the very advantages offered by the system I am about to outline.

Attendance upon these so called schools held on Sunday is so irregular that a perfect record is something to be noticed and rewarded. The motor car is public enemy No. 1. Every possible family engagement is allowed to interfere with attendance. Dad is home; it is his day off, and he perhaps wishes to take the family somewhere. Or the family is going on a picnic. Or the household sleeps in, when the answer is, "O, well, never mind; one Sunday will not matter."

IT IS TRUE that pastors have in Ontario the right of entry into public schools, but my recollection is that comparatively few ever avail themselves regularly of the privilege, if indeed, it is a privilege. The children are at their lowest ebb of attention at the close of the school day, and quite naturally they also resent being detained after four o'clock, which does not make for willing attention. The only method of instruction open to the pastor ordinarily is that of the lecture, unless, indeed, he has a working knowledge of the Duponlop method of catechizing, and can adapt it to his problem, which will take hours of preparation for every lesson. And of necessity, there are all ages present, unless the minister is to give several afternoons a week to the job. In any event, the hour is not acceptable to the pupil, if for no other reason than that it deprives him of some of his hours of recreation, or the time he wants for the "after 4" job, and as a result, religious education becomes anathema to him.

Is it any wonder that the authorities of the Roman communion have never been content to play with religious training in this manner? Nor is the Lutheran content to play with it in the United States, nor the Jew, where he is in sufficient numbers to have his own schools, as he is in New York city. The wonder is that Protestantism at large seems to be so indifferent, or else does not know what to do about it. In the United States the Roman Catholics and the Lutherans pay the taxes levied for the support of the state schools, and in addition bear the cost of operating their own, and they do it to the end that their children shall have adequate training in the things that belong to their spiritual welfare. Even the oft times scornful Anglicans have here and

The solution of the "Separate School Problem" offered by the author of this article is in successful operation in Saginaw and Grand Rapids, Michigan, Salina, Kansas, Eau Claire, Wisconsin, Toledo, Ohio, Garden City, Long Island and approximately one hundred other communities in the United States. Rev. George A. Ray, a graduate of Trinity College, Toronto, is the rector of St. Ambrose Episcopal Church, Chicago Heights, Illinois, and is a member of his diocesan council. On his ordination he was appointed curate to Dean Paget at the Cathedral in Calgary, and shortly thereafter became rector of St. John's Anglican Church in that city. He has subsequently ministered in New Westminster, B. C., St. Paul, Minnesota and Oak Park, Illinois.

there been discussing the possibility of having their own separate schools, where time may be given for the teaching of religion, and with the Roman obedience they tend more and more to the establishment of private schools where definite religious instruction is given.

SO IT HAS come to pass in the Roman public that those of us who do not accept either the Roman obedience or the Lutheran confession, but who do share in their desire for better religious training for our children, have joined with them in many communities, and adopted a plan which serves their purpose and our wishes, and which also keeps all the children together in the state schools for instruction in secular subjects.

There are various methods of doing it, but they are all variations of the same basic idea. I have in mind a community of 6000 people, near a large city, but far enough out to have its own community life. There they divide the eight grades which make up the primary school into four sections, corresponding to the four parts into which the school day is divided. They take one day, Thursday, for religious training. Grades 1 and 2 (and the kindergarten) come directly from home at 9 a.m. to the church school of their parents' choice, and remain for religious training until recess, though any other two grades could just as well come first. These children then go or are taken to their grade schools, and grades 3 and 4 come from the secular school, where they have spent the first hours of the morning. A similar plan carries for grades 5, 6, 7 and 8 in the afternoon.

Why Thursday, (or any other school day) rather than Saturday? Because Saturday is by long practise a school holiday, and here again, children resent being deprived of it. It is a day for chores, for the movies, for practise by boy chorists, for earning spending money, for music lessons, for the orthodontist and a dozen other things. On Thursday, the children are in their work-a-day clothes; they are in the school mood; the discipline is that of the public school. If little Willie has



PLAYWRIGHT - PRODUCER - ACTRESS. Mrs. M. E. Bicknell, the prairie farm woman who wrote, produced, directed, and played a role in "Relief", the play which was placed first in the Saskatchewan regional competition of the Dominion Drama Festival.

for chores, for the movies, for practise by boy chorists, for earning spending money, for music lessons, for the orthodontist and a dozen other things. On Thursday, the children are in their work-a-day clothes; they are in the school mood; the discipline is that of the public school. If little Willie has

a yearning to cut up and be a bit defiant of his teacher in the church school, as he too often has on Sunday, little Willie can settle it with the Supt. of city schools or with the principal, for he is doing this church school work on school time, and one such interview is enough for Willie.

TRANSPORTATION offers no great difficulty in these days of motor cars, nor does the detail of securing teachers. Frequently there are found among the married women of the congregation those who have had, before marriage, professional experience in the public schools. They are invaluable; they know how to do it. And it is found that many of them are much more willing to give an hour and a half on a work day than they are to tie themselves to regular attendance on Sundays.

The parent names the church school which his children are to attend by signing a printed form. Where parents object to religious training of any kind, or are not content with that provided by any of the congregations co-operating, their children stay in the grade schools and use the time for a course in ethics.

The minister or the priest gets the time for instruction, and no doubt also uses the Vacation school in the summer. He is his own director of religious education as indeed he ought to be for it is his responsibility. Gradually he acquires equipment and the children cease to look upon religion as an extra. The system has succeeded wherever it has been tried. The Roman Catholic and the Lutheran, and all who seek better religious training for their children, have the oppor-

HELD OVER

ENGAGEMENT POSITIVELY ENDS SAT. APRIL 10th



unity without the cost of building and operating Separate Schools. Sunday is left free for worship, and this is exactly what the Roman communion secures by its system of Separate Schools, and what the non-Roman loses when he allows the school to be a rival to the Church, competing for Sunday attendance.

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THE MAN WHO MADE the new German Army. A recent photograph of Field Marshal Werner von Blomberg, present Minister of War, who has just celebrated the completion of forty years of soldiering. The pre-Hitler Reichswehr, now expanded to a pre-war-size conscription army, was considered the finest small force in existence in the world.

MUSICAL EVENTS

BY HECTOR CHARLESWORTH

I WAS in a cross-town street car Tuesday night of Holy Week on my lawful occasions, and noted that more than twice as many people alighted with me to go to Convocation Hall and hear Bach's "St. Matthew Passion" as had stepped off at the Maple Leaf Auditorium where hockey finals were to be played. I have no doubt that the hockey audience was ultimately larger but somehow the momentary contrast etched me. The large assemblage which listened devoutly for nearly three hours to the godly and beautiful masterpiece, which Sir Ernest MacMillan has made almost as well known to Toronto music lovers as Handel's "Messiah," was indeed encouraging. Little more than a stone's throw away, Ontario's elected rulers were engaged according to custom in a bear-garden affray, but in Convocation Hall the Divine Passion was being recalled with a nobility of spiritual expression that lifted up the hearts of listeners. It was proof that our community life is not entirely futile. On the book of words was the modest statement: "The presentation has been made possible by the generosity of a number of ladies and gentlemen who have contributed to a fund instituted for this purpose." Where could there be a better way of spending money?

In the years that have elapsed since Dr. MacMillan first revived the "St. Matthew Passion" in Timothy Eaton Memorial Church his service as its conductor has steadily grown in breadth and stature; and today his annual presentation of this work is probably the most important in North America, though he employs only local forces. Music lovers are also now the richer because each year toward Easter tide they are able to hear nearly in conjunction the "St. John Passion" which differs somewhat in form last week, and am moved to record the comment of a young man, who is not a scoffer but a Bach devotee, that in the "St. John Passion" Bach is "a little too slick." To some this will seem sacrilege as applied to anything from the pen of the sainted Johann Sebastian, but he meant that its perfection lacked the Gothic grandeur and majesty of the "St. Matthew Passion."

In writing of the latter masterpiece for the benefit of many readers in Canada who have never had the opportunity of hearing it, I cannot do better than follow some of the suggestions toward appreciation contained in the introductory note on the programme. This work though given in what might loosely be called the oratorio form (Handel indeed developed the oratorio plan from "Passions" by German composers who had wrought away the time of either himself or Handel in general structure akin to Greek tragedy), and therefore calls for the ceremonial style in presentation. We are told that by established tradition the words of Jesus were always allotted to the bass voice. Bach entered this tradition by providing for these words an accompaniment of strings which conveyed a most ethereal effect. The pianist also according to tradition, a tenor recites the narrative, and though other soloists present the interludes of minor characters, the choros at times performs the same task as well as providing counterpoint expressive of the religious emotions evoked by the drama.

Among the many choral incidents three constitute peaks of interest. The Prologue "Come ye daughters, share my mourning" is a double chorus of massive and glorious conception. It sets the emotional key and prepares the minds of listeners for the tragedy to be narrated. Midway in its development enters a third or "triple" chorus of women's voices, which produces an effect of the utmost exaltation. At the close of the first part, the chorale "Oh Man Thy grievous sin becomen" as a masterpiece of penitential expression. The Epilogue "In tears of grief, dear Lord we leave Thee" gives an effect of completeness and subdued religious fervor, hardly to be described. Although these choruses are the mightiest there are other chorales such as "Bereave me not Redeemer" and "Lamb of God, I fall before thee" which have a spiritual quality attained by no other composer in the whole domain of religious music.

The dialogue of Our Lord and other characters of the tragedy, follows strictly the text of St. Matthew which is essentially dramatic in its simile. Again J. Campbell Milnes though with impaired voice imparted unforgettable nobility and pathos in the Divine utterances, especially in the final cry "Eli, Eli." In the rendering of the English equivalent, which followed, Hubert Eisdell as the Evangelist was very moving and impressive. On him fell the heaviest task and his reading of the narrative was wonderfully expressive. On me he left a much deeper impression than on the "St. John Passion." A genuine instinct for the idiom of Bach was to be found in the singing of the High Priest (Alex. Maurice), Pilate (George Aldcroft), Peter (Robert Hatley), Judas (Wantroff). All are endowed with fine voices. In arias and recitatives no less than nine women soloists, several with voices of exquisite quality, and three men were heard. The diction of all was of the best and all sang with reverence and dignity.

However the main factor in the supreme effectiveness of the presentation apart from Sir Ernest MacMillan's masterly conducting was the singing of the choruses by the Convocational Choir. Many of its members have sung this work on former occasions and their variety, plasticity, tonal breadth and purity merited very high praise. The accompaniment to the harpsichord, was admirably played on the pianoforte by Wilma Stevenson and as ever Frederic Selvester gave impressive support at

the organ. The orchestra adequate to the occasion was of fine quality throughout, and if there were in the presentation, taken as a whole, lagging or faults I did not perceive them.

COMING EVENTS

"TANNHAUSER," to be produced by the Opera Guild of Toronto in Massey Hall, April 13 and 14, promises to be the most sensational presentation of any Wagner opera ever staged here. Under the direction of Cesar Barre a conductor whose wide experience has already shown itself in the splendid results obtained during rehearsals, there will be a strong cast of principals chosen from among the Dominion's best singers, including Doris Godson Gilmour, Jeanne Pengelly, Dorothy Allan Park, Norman Lucas, Robert Hatley, Irvine Levine, Reginald Heal, Murray Bosley. For the title role, the Opera Guild has engaged Paul Althouse, one of the leading Wagnerian tenors of the Metropolitan Opera Association. A chorus of 80, a ballet of 20, and an orchestra of 50, will also participate.

It is in the scenic production, however, that the Opera Guild has shown real showmanship. Taking as their model the production used by the Cleveland Symphony Orchestra, the Opera Guild has built similar sets to

conform with the Massey Hall stage. These will permit of quick changes between the acts, particularly from the Venusburg to the Valley on the Wartburg scene.

Scenes are so contrived that with slight alterations the grotto is changed into a landscape, and from the landscape into the Hall of Song. The production is both traditional and modernistic. Expert stage lighting plays an important part in the many scenes, as do also the 200 colorful costumes made especially for this production.

ON TUESDAY evening, April 6, the Toronto Symphony Orchestra, conducted by Sir Ernest MacMillan, will be heard in what should prove to be one of the most popular programs of the season. This is the last scheduled concert, and the numbers to be played have been chosen by the various audiences attending previous concerts. They consist of the Prelude to Wagner's "Lohengrin"; Cesar Franck's Symphony in D minor; Elgar's "Falstaff"; and the Polka and Fugue from Weinberger's "Schwanda." Only the Elgar composition was not included in the list of request numbers. Sir Donald Francis Tovey Reid, Professor of Music in Edinburgh University, whose prodigious knowledge of the art is a by-word among musicians, has the fol-

lowing to say of this fine work: "I cannot conceive a time when Elgar's 'Falstaff' will not appear to be one of the major musical classics, unless it be a time of total eclipse of all the music, old and new, that has ever meant anything to us now living."

FRANK CAPRA'S most important production, "Lost Horizon," will open April 12 at the Royal Alexandra Theatre. Nearly two years in the making, "Lost Horizon" is the screen version of James Hilton's sensational novel of that name. Starred in the picture is Ronald Colman, who was last seen in "Under Two Flags." It is said that Capra patiently waited months for Colman to be available for "Lost Horizon," as the director considered him the ideal choice for the role of Robert Conway, key figure of the romantic tale.

The difficult job of adapting the Hilton novel to the screen fell to Robert Riskin, who in recent years has written all Capra's pictures, including "Lady for a Day," "It Happened One Night," "Broadway Bill," and "Mr. Deeds Goes to Town," one of the Ten Best Pictures of 1936 and recipient of the New York film critics' gold medal.

"Gosh, I need five bucks and I don't know where to get it." "I'm glad of that. I was afraid you thought you could get it from me."—*V. Y. Evening Journal.*

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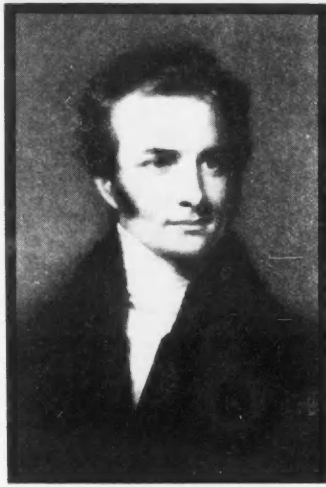
A "METHODIST POPE"

BY HECTOR CHARLESWORTH

"Egerton Ryerson: His Life and Letters", by C. B. Sissons. Volume 1, 601 pages. Clarke Irwin & Company. \$4.

ON GOULD Street in the downtown district of Toronto, there stands in front of the old Provincial Normal School the worst of the many bad Canadian statues. It is the effigy of Rev. Egerton Ryerson, D.D., who prior to Confederation was probably the most powerful influence in moulding the communal life of Upper Canada. Though the statue is bad, the head gives one a sense of Ryerson's nobility of countenance. The effigy gazes down Bond St., toward a shabby old house which was the home of Ryerson's enemy, William Lyon Mackenzie. It also looks across the street at an old church which is the last relic of the Catholic Apostolic or Irvingite Communion, founded by the great preacher and mystic, George Irving, of which his brother, George Ryerson, was the first pastor. The desertion from Methodism of George Ryerson, was one of the sorrows of Egerton's early life. This desertion occurred in the early thirties while George Ryerson was in London battling for the secularization of the Clergy Reserves.

Mr. Charles B. Sissons is Professor of Ancient History at Victoria College, of which Ryerson was practically the founder and first principal. At the time it was known as Upper Canada Academy located at Cobourg. He had preliminary experience with his subject for he edited Chancellor Hurwash's "Life of Ryerson" in the Makers of Canada series, 1901. The



EGERTON RYERSON

famous educationist has not lacked other biographers. But on the present work Prof. Sissons spent twelve years with the aim not merely of presenting a portrait of the man himself, but of the vastly important part played by Methodism in the formative period of Ontario's history.

The present volume brings us only to 1841, when Ryerson was but 38, and after 16 years of strenuous battle he had succeeded in the more important aims of his early life, defeat of church establishment, freedom for all Christian denominations, and the founding of an educational institution for Methodism. A subsequent volume will deal with Ryerson's work as the creator of the public school system of Ontario.

While the present volume covers but sixteen years, they were the years of Upper Canada's struggle for constitutional liberty, with which religious liberty was necessarily bound up; culminating in the establishment of United Canada under Lord Sydenham, on the basis of the recommendations of Lord Durham. Prof. Sissons does not attempt to tell the story of the rebellion of 1837, and all that led up to it, except in relation to its reactions on the purposes and activities of Egerton Ryerson. His pages are crowded with pictures of the tumultuous life of the young towns and settlements of Upper Canada at a time when intense political agitation, usually attended by violence, was the order of the day.

A point many overlook in harking back to the times of the Family Compact, and Mackenzie's rebellion is that the main figures were largely of American origin, descended from families which had come to North America many generations previously; Americans whose forebears had thrown in their lot with King George rather than with Washington, and in the end become United Empire Loyalists. Such were the leading figures of the Family Compact; such were the Ryersons. Though loyal to the British crown, they were not English in outlook or in social habits. The English influence was represented by officials sent by Downing St., who had difficulty in understanding the people they had to deal with.

The story of the Ryersons in Canada begins in New Brunswick. In the eighteenth century, leading officials of the colony of New Jersey, loyal to the Crown, decided to move northward and established at the point now known as the city of Saint John, a new colony based on New Jersey law and custom which in time became known as New Brunswick. The original Ryersons, who were New Jersey loyalists of Dutch Huguenot origin, followed after them. Subsequently they moved to Upper Canada where they received a grant of 2,500 acres in what is now Norfolk county on the shores of Lake Erie. Near Vittoria in the old court centre of the district Egerton Ryerson was born in 1803. He was one of six brothers all reared in the Church of England, but all save one, became not merely "converts" to Methodism but active figures in the organization. George Ryerson was a leading Methodist layman of the twenties, and the other four, John, William, Egerton and Edwy all became circuit riders. Letters from all appear in this volume, and one likes best of all John Ryerson, who though he adopted the catch-as-catch-can method of spelling, was a shrewd judge of men. Without much education Egerton made himself a master of English and a brilliant preacher by the time he was 21. In 1825 he was appointed to the circuit of York and Yonge St., which extended from Pickering to Weston and north to the shores of Lake Simcoe. Constantly in the saddle in this and other circuits to which he was appointed, no man had better means of acquiring knowledge of the entire upper Canada community. He preached his first sermon in Muddy York in 1825 and in the congregation was William Lyon Mackenzie, editor of "The Colonial Advocate". He made it a practice to write sketches of new preachers for his newspaper, and was very complimentary to the newcomer. The two most colorful figures in York in 1825 were the prickly little Scotsman and the mighty Archdeacon Strachan, afterwards Bishop, a valiant soldier of the Church militant, determined to force a State church on an unwilling community with religious tests in colleges. He had originally been a Presbyterian and this fact was especially irritating to persons of that persuasion, for the Presbyterian Church though established as a State Church in Scotland was not included in his plan.

Prof. Sissons tells a story of a staunch Presbyterian, Rev. William Jenkins of Markham, who had known Strachan during his boyhood in Scotland. They met one day on King St. in Toronto and Strachan, whose humor

was crude, mentioned the shabbiness of Jenkins' coat. "Aye, I have not turned it yet," was the reply.

If Archdeacon Strachan was militant, so was the young country preacher, Egerton Ryerson. Within six months we find him writing an open letter to Strachan, twelve thousand words in length, smiting the idea of a State Church hip and thigh. It was printed entire by Mackenzie in the Colonial Advocate, and Ryerson was a made man.

The quarrel with Mackenzie came six years later. The constitutional leader as he called himself had assumed that the Methodist connection ("our Zion" as John Ryerson called it) growing every day more powerful, were his natural allies. In 1829, however, the Methodists decided to publish a newspaper "The Christian Guardian", and appointed Ryerson editor. He was a born journalist and did not confine the publication to religious subjects. He published news of murders and accidents, cooking recipes, household remedies, dressmaking hints. In fact, the "Guardian" covered so wide a field that within a year it had a much larger circulation than any of the other 13 newspapers in the province. In the editorial columns it carried on its warfare against Strachan, but the leap of this newspaper into a foremost position was not gratifying to other editors. The break came in 1832. Egerton had gone to England to secure a redress of Methodist grievances and had an opportunity to meet at close quarters British public men. By heredity and experience his attitude was un-English. When he returned he published his "Impressions". He was contemptuous of the Whigs who after their triumph with the Reform Bill were busily giving sinecures to their relatives. The finest men in public life, he said were the moderate Tories of the type of Lord Goderich. He was censorious of Joseph Hume, the radical leader whom he called an unreligious man of doubtful loyalty. Hume was so incensed that he brought up the matter in the House.

It so happened that Hume was Mackenzie's idol and in the Colonial Advocate he denounced Ryerson as an apostate and an enemy of Liberalism in as sane an editorial as was ever printed in Canada. Many Methodists feared that Ryerson had wrecked their cause. Ryerson was in fact a liberal conservative by instinct and by ancestry a Tory. He had moreover come to the conclusion that his aims could best be accomplished, not by attacking the existing administration, but by conciliating it. In the course of time he became the confidential correspondent of the British Colonial office and a friend of the Governor, Sir John Colborne. For the latter's successor, Mackenzie's enemy, Sir Francis Bond Head, he never had any respect, but when the rebellion of 1837 was planned it was commonly understood that if the rebels succeeded they would hang Ryerson.

When Mackenzie, early in 1837, decided to organize an armed demonstration, none was in a better position to know what was afoot than the Ryersons, circuit riders all, penetrating the rural districts. Egerton and his brother John went to the Attorney-General, Christopher Hagerman, and the Governor himself with their information. They were snubbed and were afterward of the opinion that Sir Francis Bond Head wished to provoke Mackenzie and his friends to armed rebellion that he might have an excuse for hanging them. As everyone knows, the rebellion was a fiasco. Mackenzie and most of the suspects fled. In the ensuing reprisals which resulted in hanging of Lount and Matthews, and attempts to condemn innocent men merely because of their liberal opinions, Egerton Ryerson veered over to the side of his former friends and made eloquent appeals for moderation. The result was that from having been branded a Tory apostate, he was within a year denounced as the most dangerous of radicals.

The day of triumph for his aims was near at hand. No man possessed more of the confidence of Durham, and subsequently of Lord Sydenham. He had unquestionably much to do with shaping their policies as to freedom of religion and education, and in addition his cherished project of a Methodist Academy was at last on a firm foundation. The days of storm and stress were past and he had time to devote himself to another cause which influenced future political history, the Tee-Total movement. And about this time friends and foes alike commenced to call him "The Methodist Pope," a title he did not resent.



PAUL C. JONES, Chairman of the Board of Directors of Terminal Warehouses, Ltd., whose appointment as Chairman of the Toronto Advisory Committee of the Home Improvement Plan has been announced.

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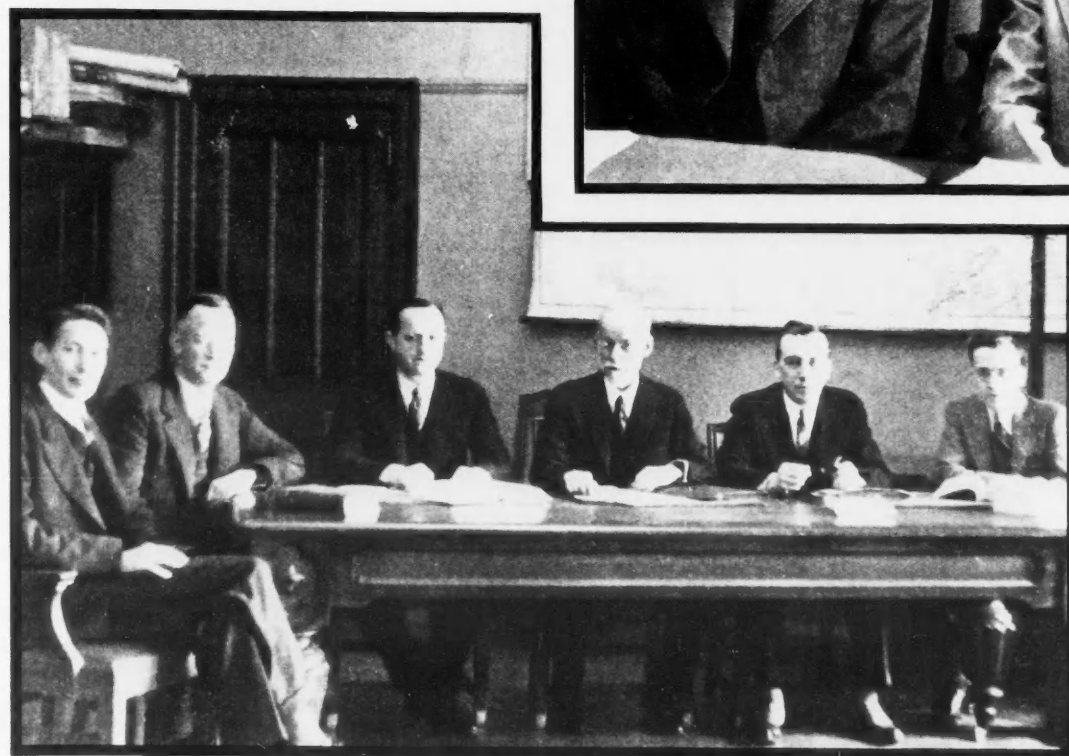
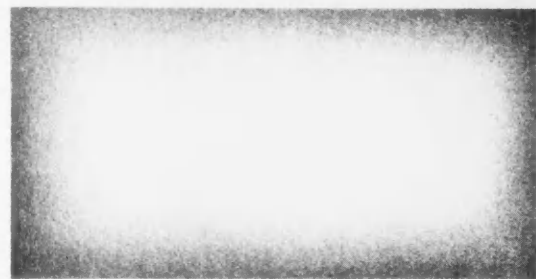
SATURDAY NIGHT

SECTION II

PEOPLE » TRAVEL » FASHION » HOMES » LETTERS

TORONTO, CANADA, APRIL 3, 1937

CANADIAN SOCIALISM ON PARLIAMENT HILL



IF alert, lively and sincere opposition is a major contribution to good government, no small amount of the credit for the virtues of Canada's Government during more than a decade must go to J. S. Woodsworth, M.P., and his C.C.F. colleagues at Ottawa. These photographs of the federal C.C.F. group, with the exception of the candid camera series of Mr. Woodsworth delivering a campaign address, were taken by "Jay" on a recent visit to the House of Commons. TOP LEFT, Mrs. Angus MacInnis, daughter of Mr. Woodsworth and wife of Angus MacInnis, M.P., who does much of her father's secretarial work. TOP RIGHT, Mr. Woodsworth in his garden. CENTRE INSETS, LEFT, A. A. Heaps, M.P. for Winnipeg North, and T. C. Douglas, M.P. for Weyburn; RIGHT, C. Grant McNeill, M.P. for Vancouver North. MIDDLE LEFT, the C.C.F. group around the conference table, Mr. MacInnis, Mr. McNeill, Mr. Heaps, Mr. Woodsworth, M. J. Coldwell, M.P. for Rosetown-Biggan, and Mr. Douglas. MIDDLE RIGHT, Angus MacInnis, M.P. for Vancouver East.



DON'T Put a Price on Your Child's Health



PRACTICALLY any doctor or children's specialist you ask will warn, "Don't give your child unknown venereal without asking your doctor first." And this point is emphasized constantly by educators and writers on child welfare. Mothers certainly agree with the authorities. But sometimes they forget how important the rule is. Accept the opportunity to save a few pennies and get a "bargain" product said to be "just as good."

When it comes to the widely used children's remedy—milk of magnesia—the standard of the world is established. For over half a century many doctors have said PHILLIPS' Milk of Magnesia. "Safe for children. No other is quite like it." It is made in a laboratory solely devoted to making this important remedy. And the process of making Genuine Phillips' Milk of Magnesia

was originated in the Phillips laboratories.

Keep this in mind, and say PHILLIPS' MILK OF MAGNESIA when you buy. Comes now, also in tablet form that children take with out argument. Tablets that taste like peppermint candy, and that contain the equivalent of the liquid Phillips' Milk of Magnesia. Get the form you prefer. But see that what you get is labeled "Genuine Phillips' Milk of Magnesia".

25¢ for a big box of the tablets at drug stores.



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1. Relax in the Sun.
2. Entertain in Comfort.
3. Have a new Hobby.



Consider carefully what a "garden lounge" or "glass garden" would mean to your family and yourself.

Damp days and a minimum of sun have caused much illness during the last few months. Families with conservatories have had a better health record. The cozy warmth agrees with everyone and the glass walls and roof concentrate every particle of sunshine and cloudshine.

There's an unique charm, too, in having an extra room in which to entertain—gay, colorful and drenched with the perfume of flowers.

And if you really love flowers, there's no more healthful hobby than experimenting with plants on bleak, winter days.

Three reasons for investing in a "glass garden."

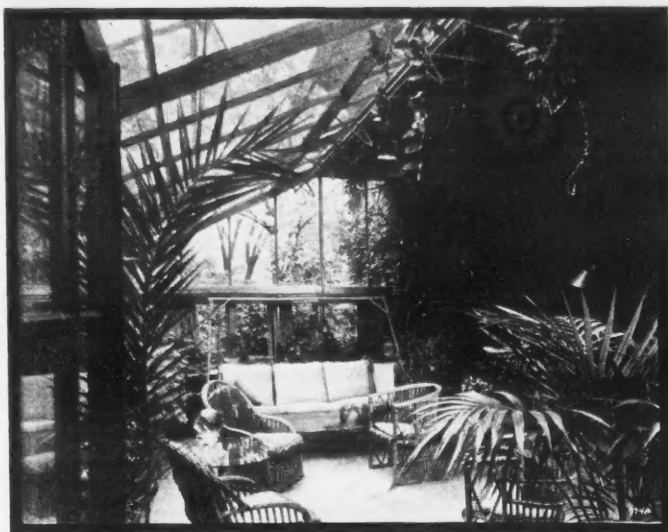
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A FLOWER-FILLED, glass-walled, glass-ceiled room—open to the sun throughout the daylight hours—at once becomes a popular rendezvous.
—Courtesy: Lord & Burnham Co., Ltd.

OPEN TO THE SUN

BY ALLAN CLARK

GARDENS under glass—a nice thought, that, isn't it? Veteran and inveterate gardeners alike will welcome a chance to anticipate or extend the outdoor gardening season by the prospect of indoor horticulture without regard for outdoor climatic conditions. But that is only one of the pleasant prospects opened up by the addition of a glass-walled and glass-ceiled room to either a town or country house.

Glass, incidentally, is coming to the fore as never before as a structural material. Windows, for instance, are today gaining in both size and importance as the modern movement in house architecture gains momentum: glass-walled houses are attracting more and more attention; and, indoors, mirrors are becoming a decorative asset of definite importance. In short, glass, whether plain or mirrored, today must be given a degree of recognition hitherto unknown.

YET, it must be admitted, all this contemporary furor over glass in house construction really had its genesis in the conservatories, which for long years were viewed as a special mark of affluence or gentility on the part of their proud owners. Fortunately, however, with augmented production in step with ever-mounting demand, a conservatory—or "glass house"—is no longer considered to be in the luxury class. Indeed, for a comparatively small outlay, a conservatory can be so planned and constructed that it at once becomes not merely a place for "out of season" horticulture, but year-around human enjoyment.

For the conservatory has stepped above the status of a perennially damp and somewhat malodorous place for forcing flowers and fruit to the status of a sun-flooded room that immediately becomes a favorite rendezvous of both family and guests. Informal, naturalistic, such a room is, but it is all the more desirable because of that—this being an age when real humans love to foregather without "top hat and tails."

Primarily, of course, a true green house still is a place in which horticulture plays an important part—and in fulfilling this role, a home green house must be planned and constructed scientifically to make the very most of sunshine and fresh air. Nothing should be left to conjecture.

Through standardization of design and by ever-mounting production, the cost of a thoroughly practical green house, complete with an efficient work-room, has been amazingly reduced. Certainly, the present cost is negligible in comparison with the joy of pottering among green-growing things even during zero weather.

A HOME conservatory we nowadays think of as a generously-glassed room for displaying flowers, as well as growing them. As such, it usually is more ornate than the ordinary greenhouse in form and detail, so that there is a growing tendency to furnish and use it as a sunroom. Tiled floors, perhaps a pool or a decorative wall-fountain thick-piled rugs and simple furniture of colorful wicker, willow or rattan are elements that go to make today's glass room a thing of comfort and beauty.

With the improvement of Canadian homes very much a topic of the hour, conservatories should command a greater degree of attention than ever before—for a conservatory comes under the head of an improvement that undoubtedly does add much to the outer dignity of a house, as well as to the interior charm.

VARIED VINES

BY PAUL GREY

SOMEHOW or other, many gardeners appear to forget about vines when they are planning new planting yet, properly chosen and employed, vines can add very materially to the charm of almost all home landscaping schemes. And vines—in addition to their beauty of form and color—have certain other important qualifications that make their inclusion desirable.

If, for instance, there should be some unsightly view to screen, what could be better for concealment than a green tracery of vines? Or, if a porch were catching too much sun at certain hours of the day, what more effective screen could there be than vines? Again, to soften the rugged masonry lines of a house, what could possibly be more efficacious than vines? As for closely linking percolas and arbors to the other elements within a garden,

could anything be preferable to well-chosen vines?

Fortunately, vines are available in such a wide variety that every need—however exacting—can be met. First of all, there's a really wonderful choice in the roses that may be classed as vines, since their use and their habits of growth are the same. Paul's Scarlet Climber is a general favorite still, though its newer variation—Blaze—is likely to be even more popular because of its longer blooming season. The good reliable old ramblers go on and on as garden favorites, with the crimson variety enjoying a perennial popularity. The soft shell-pink of the Dorothy Perkins—a rambler that is sweet-scented, too—adds an interesting color-note to any garden.

THERE are several sensational new climbing roses that augment the home-gardener's choice of vines. Doubleblooms—a new name in rose-dom—is a yellow-flowered climber; the flower a clear golden-yellow and perfume-d. Another addition to the yellow group of climbing roses is Easla's Golden Rambler, with the fragrant blooms borne in large clusters. Still another golden climber is the Mrs. Arthur Curtiss James—beautiful as to the blooms; though this rose so far has not proved to be a prolific bloomer in Canada. Then there's Princess Van Orange—a brilliant new color in hardy climbing roses that bears masses of orange-scarlet flowers and attains a great height. Sky Rocket—glowing red as to color—is another variety, which, though not strictly a climber, comes under the head of a pillar rose, as it can be trained around any support such as a pillar or a tree-trunk.

Turning from the roses, we find the Boston Ivy to be very definitely and permanently established in popular favor as a particularly adaptable vine, because it clings equally well to brick, wood or stone. The Boston Ivy is distinguished by glossy dark green leaves that assume gorgeous reds in the autumn. Also especially beautiful in its autumnal riot of color, the Virginia creeper is another vine which home-gardeners should not overlook.

The old-fashioned honeysuckle is not only attractive in growth and foliage, but in bloom; and with the further asset of delicate fragrance. The clematis, offering many variations in color—white, red, purple, yellow—should not be forgotten when vines are under consideration. Of the clematis family, the white-flowered Panicleata is a general favorite, as it is not only very prolific in bloom, but exceptionally easy to grow. And have you heard of "old man's beard"? It's really a clematis bearing white blooms that change to long, feathery fruit suggestive of a beard hoary with age.

OF COURSE, everyone knows the trumpet vine—though, strangely enough, the vine is not very often seen nowadays! As a matter of fact, with its vigorous growth and its flaming red-orange flowers, it is one of the most spectacular of all vines and thus worthy of a place in any garden. Another decidedly worthwhile vine rejoices in the name "matrimony"—apparently because it displays simultaneously both purple blooms and scarlet berries.

The silver lace vine is amazingly profuse in bloom, flowering from late summer into fall. The bitter-sweet—always a vigorous climber—comes to its full glory in the fall, when it is brilliantly fruited in orange-red. And, throughout the summer, the Dutchman's pipe provides a beautiful and effective screen by reason of its enormous leaves.

So far we have noted only permanent vines, though in any comprehensive list of vines certain annuals deserve comment and commendation. The wild cucumber, for instance, if only its too ardent spreading habits can be kept in check, is very attractive. The emerald vine is another interesting variety, which is true of that old-time favorite, the scarlet runner. The morning glory—especially in some of its newer varieties—is a valuable annual, as it grows quickly and vigorously, and blooms generously; while the cardinal climber and the hyacinth bean are other annuals that will add to the charm of any garden.

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Look out for those half-sick days, when you feel listless, headachy, out-of-sorts. Your trouble may be constipation. The real cause of common constipation is too little "bulk" in meals. Your system misses its regular exercise.

Get this needed "bulk" in a delicious cereal: Kellogg's ALL-BRAN. Within the body, its "bulk" absorbs moisture, forms a soft mass, gently sponges out the system.

Why keep on feeling bad when you can feel good? Millions of people use ALL-BRAN. Tests prove it's safe and effective. ALL-BRAN is guaranteed. Try it a week. If not satisfactory, your money will be refunded by the Kellogg Company.

Two tablespoonfuls daily are usually sufficient. Serve as a cereal, with milk or cream, or cook into recipes. Remember, ALL-BRAN also supplies vitamin B and iron.

Certainly you'd rather eat a food than take pills and drugs. Buy ALL-BRAN at your grocer's. Made by Kellogg in London.

THE DISTAFF SIDE

BY MARIE CLAIRE

WITH a last wild growl March is departing as we write, and good riddance say we.

All this gambolling in and roaring out may be in character, but it is no more endearing than it ever was. Something should certainly be done to curb the wild youthful exuberance of the first month of spring. Trusting it with Easter is absurd. It is a mean, blustering, deceitful month without any sort of dignity. That's our opinion, and we hope it hurts.

A CARD indexed mind is probably a great source of satisfaction to its possessor. To have all one's bits of isolated information in a mental filing system must be fine.

We put our own incapacity in this direction down to heredity and indifference, fifty-fifty. Father's office safe, we remember, had the combination neatly typed out and pinned to the wall above it. We like to choose the things we remember, too.

Of course, sometimes it is very maddening not to be able to quote your authority and give details when you toss off a bit of carelessly collected information. As, for example, when we asked for Katisha's song "The House of Gladness" instead of "The Willow" from the family at the piano the other day at tea-time, remarking casually, "Sullivan wrote his nicest songs for a contralto voice—he was in love with a woman who owned one."

"Now just where did you pick up that curious piece of wholly inaccurate information?" asked a man across the tea table—who knows some of our intellectual weaknesses. "Sullivan was a bachelor without sentiment or attachments, and Gilbert wrote the lyrics first so that the music was only secondary anyhow."

Well, it was our tea-table, and there are laws of hospitality and he's a nice man, so we said we couldn't think, and please have another piece of toast and some more tea.

But the thing rankled, and when we got off with some musicians a few days later we started digging. There really was a lady. We had nearly said "Of course". Her name was Mrs. Ronalds, and she was an American with a fine contralto voice who did a good deal of drawing-room singing in London when Edward VII was being a fast Prince of Wales and Sullivan was writing his best music. She is said to have been one of the few private persons privileged to call at Buckingham Palace without special appointment or invitation. Sullivan was devoted to her and wooed her with his best songs, but she shared her favors in the musical world, being equally nice to Landon Ronald and several others. For private circulation several records of her voice were made by the earliest Gramophone Company.

In Sullivan's biography by his nephew, Herbert Sullivan, and Newman Flower, there is also a charming letter from Sullivan's fiancée, releasing him from his engagement. So much for sentiment.

But isn't it a pity we had not had all those details filed away to support our simple statement? It just goes to show.

OUR eyes were naturally too tearful for clear seeing when we came away leaving Garbo dead as Camille, but our ears were still functioning.

Two elderly Scotswomen ahead of us had enjoyed it very much. "Of course I've seen this piece three times," said one, "but the other gals were not near so bonny as this. And they don't make it so sad any more. I expect it was Mr. Robert Taylor's idea to come back for the dying..."

Two younger friends paused in front of the posters in the lobby. The names of the stars, the producer, and finally the author were read carefully aloud. "By Dumas fils" stumped them a bit. "Who is this fellow Fils?" we heard the young man say as they drifted away.

YOU may be inclined to think that Flowers, like Romantic Love, owe a large part of their charm to their evanescence. If so, you haven't studied the newest artificial flowers for house decorating. These fadeless beauties seem to grow lovelier season by season.

The best made on this continent, which really means about the best in the world,—though one sees some marvels at Debenham's in London—are made by the California Artificial Flower Co., in Providence, Rhode Island. If you ever drove through Providence you haven't forgotten the town—it has the most terrifying rotary traffic system in the whole world. American sanitarians are filled, we understand, with mental cases who dream they never got out of the circular traffic route of Providence, Rhode Island. The firm's show rooms are in New York, and not very interesting. It takes a buyer with real imagination to see the possibilities of the flowers, alone or in combination there.



AN OLD-FASHIONED woven stripe silk fabric is employed in this youthful evening gown of crisp lines. When the short bolero jacket with its perky sleeves is removed, a square front décolleté is revealed. Fullness in the skirt sweeps to the back. From Holt-Renfrew's Fashion Salon.

The factory is entertaining enough. A big airy place with loads of light. The firm makes two grades of flowers—the hand-finished and hand-tinted variety, and a less expensive

sort, with less individuality. The petals and leaves are all cut by machine, but the blossoms are assembled by hand. At great wide-tables, rows and rows of women sit putting the lovely things together. Each operator specializes on certain flowers. Paper, in infinite gradations of shade and great variety of texture and weight, makes them all.

Among the newest of this season's "growth" we think the finest are perhaps the rhododendrons, and the magnolia branches on which the upward pointing flower buds sit like candles, and the gorgeous blossoms, rose outside and white in, have the winged beauty of butterflies. The Shasta daisies, Stephanotis, Coryopsis, Canterbury bells, and Delphiniums are incredibly real; if you can use great big flowers there are California poppies with wicked black hearts, white, lemon yellow, tangerine or scarlet, and great tail spikes of white Yucca that look so ethereal in a Southern garden they almost stop your heart. Easter lilies and Callas, branches of gardenias, honeysuckle, fairy cosmos, dianthus, and every sort of daisy, ought to satisfy the yen for white that influences the best of us still.

You will find some at least of these in every good gift shop. The Sea Captain in the Village does the loveliest arrangements. They will even arrive with a great box of flowers, like a first-class florist, and "do" your vases to suit the size, shape and color of your room. And the things last till you change your mind about the whole house and go in for a Buddha and a black leopard alone on the mantelpiece. Which, incidentally, this shop can supply, too.

TRAVELERS

Miss Gertrude Robson, daughter of Mr. Justice and Mrs. Robson, of Winnipeg, has sailed from Halifax for Geneva where she will be in the



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SMOOTHED on a tired face, Velva Cream Mask lifts muscles which are relaxed, banishes tired lines. When Mask is removed all former signs of weariness have vanished... You look as though you had just awakened from a refreshing sleep. In fifteen brief minutes you have regained that glamorous radiance which is the background of all beauty.

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Canadian office of the League of Nations. En route she was the guest of her brother-in-law and sister, Mr. and Mrs. E. H. Coleman, in Ottawa.

Mr. Robert and Lady Borden, who have been spending some time in Georgia, have left for Atlantic City. They will return to Ottawa about the middle of April.

Miss Jeanne Panet is visiting her uncle, Major-General H. A. Panet, of Ottawa, for ten days, prior to sailing on April 3 on her return to England. Miss Claire Rainville, Mr. Messmore Rainville and Mr. Jacques Rainville, of Montreal, joined their parents, Mr. and Mrs. Gustave Rainville, at Palm Beach, Florida, for the Easter holidays.



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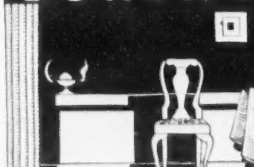
And evenly Maintained Heat which enables you to bake to perfection... at the temperature you specify.

There is a Westinghouse Range for every home and buyer... available on exceptionally favorable terms.

See this remarkable range that makes dependable cooking so easy and simple. Inspect the new Pyrox Speedway Elements and the other advanced features which place the new Westinghouse range in a class by itself. Your dealer will gladly supply full information on the new Westinghouse Range models — and the specially attractive terms now available.

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POLIFLOR reveals the true beauty of fine floors so that they radiate gleaming lights and give your home the smart, well-cared-for appearance desired.

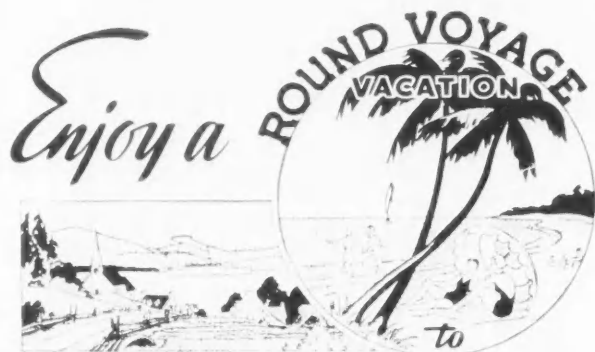
POLIFLOR—very easy to apply—is antiseptic; quickly destroying harmful dust germs as it spreads a wear-resisting polish of lustrous beauty.

You will agree, when you try POLIFLOR, that it is not only the ease of application but the beauty of the polish that counts and the length of time the lovely finish lasts. Discover for yourself how much this fine British polish can do to your floors, and to enhance the charm of your entire home.

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ABOUT THE HOUSE

BY BERNICE COFFEY

ONE of the loveliest floral arrangements for modern or Victorian rooms or, indeed, any white room, was seen recently in the home of one of Chicago's most distinguished hostesses. A Duncan Phyfe lyre in white wire was the base upon which were fastened at measured intervals little glass containers of simplest design, each just large enough to hold one orchid. The entire frame supported six or twelve (they came in two sizes). The effect was charming, each flower showing to its best advantage, the whole a highly decorative and exquisite arrangement. And not too outrageously expensive, either, when with care the orchids will last a week or ten days.

ONLY mad dogs and Englishmen go out in the mid-day sun, according to Noel Coward's lively ditty about life in the tropics. And only new brides and carefree hotel dwellers leave home for considerable lengths of time without uneasy qualms about what is happening to the upholstered furniture and woodens. The experienced housekeeper is the prey of visions in which dear little moths play hide-and-seek in her treasured petting chairs and invite all their friends to daily banquets in her woollen blankets.

The whole thing can be satisfactorily arranged from the absent householder's viewpoint, but not the moths', by a liberal use of Dichloride, a preparation in the form of crystals that is sprinkled among the woodens before they are rolled up tightly and stored away. When used on upholstery the piece should be covered up and left that way for at least seventy-two hours. The whole idea is that the crystals in evaporating release fumes that make it decidedly discouraging for moths that have set up housekeeping, or are contemplating doing so. Sounds lethal, but it's quite harmless to humans.

NOTE to swains who do things in the grand manner: Send her flowers, whether they be a corsage or long-stemmed roses, in a box of transparent Cellophane instead of the usual cardboard affair. There is something about these boxes tied with a ribbon and bow of ribbon, which has the effect of making their fragrant contents, visible on arrival, seem doubly precious and extravagant. We make no rash promises that it will make the recipient ready to fall into your arms if you are on the verge of asking her to name the day, but it will make her mood receptive. And any man who can't go on from there under his own steam deserves to end the rest of his days as a crochety old bachelor—or has that its charms, too?

Transparent boxes have been designed for many other purposes, also. Notably, as fittings for the clothes closet where they appear as round hat boxes. They are a complete joy, for there are all one's bonnets in their separate boxes protected from dust, and in plain view. Smaller boxes are designed to hold accessories. These are a decided convenience, too, for there is no fumbling and opening of drawers and searching, and everything is in sight. One of the smartest ideas that have made their appearance in many a day.

ALL-OVER designs are typical of the newest wall paper," says a prominent decorator. "And you'll notice that, even in floral patterns, the newest paper is well covered, not sparsely and geometrically, not 'spotted.' This takes the best in designing talent. But the freshest news is scenic paper. 1937 scenic, almost surrealist, obviously influenced by modern painting. The roofs of Montmartre, for instance, with single flowers growing suddenly against the city. . . or a Federal American scene, jumbled and amusing and decorative. . . and, for colors, try pale gray in your living room. Or champagne beige. In your bedroom, surround yourself with a soft, true pink, or a light robin's egg blue. And if you want a deeper shade, there's a new red, not so dark as wine, a clear, clean, vital red that is handsome and tremendously smart."

THOUGH perennial borders can be highly satisfactory without using any annuals at all, they can be made much more colorful by adding well-staked plants of gold annuals between and among perennials whose blooming season has passed. Where not sure of the color scheme, use white annuals or those that are cream or pale blue. There is opportunity for greatly improved effects by this method. It



THE EPITOME of mannish unconcern is reflected in this classic Voyageur that accents two important style points of the new season—soft pinched crown and low sweeping brim. Two rows of tucking outline the brim, and a gay feather gives it high style. By Knox.

would be unwise to scatter annuals promiscuously throughout the border but rather plant groups more or less related to the perennials. Gladioli can be used the same way but they too should be planted in irregular clumps rather than scattered. By this method you keep color predominant through the entire border until the very end of the season.

But all the succession of bloom that makes a perennial border successful would show off to poor advantage if you overlooked the important necessity of backgrounds. These serve as a foil against which any blossoms appear more gay; they make for privacy

wherein the garden may be enjoyed to the fullest; they help to screen out objectionable views and frame pleasing vistas.

Backgrounds may be of trees or combinations of shrubs and trees, depending upon space available. Evergreens are also desirable but take considerably more time to become established. Shrubs are rapid in growth though they lack winter foliage, a factor not to be overlooked. Walls and fences, sometimes vine-covered, make pleasing backgrounds without demanding a great amount of space, but unless architecturally correct they are not always successful.

DRESSING TABLE

BY ISABEL MORGAN

IMPRESSED by the romantic and feminine trend of the current Spring fashions, Elizabeth Arden has devised an entirely new complexion—a complexion with the depth, delicacy and transparent softness the new clothes demand. She calls this new complexion Glamour. It is achieved by using two powders instead of one—not mixed, but superimposed—first Illusion, a very fine powder, and then Cameo, a slightly more adherent one. Lysetta shade Illusion powder, a beautiful bright tint, is first patted over the entire face and neck with the exception of the nose. Then over this Mat Fonce Cameo, a darker shade, is applied, covering the nose as well this time. The new Glamour complexion is characterized by a depth of tone and translucence that is extremely flattering.

GLOVES, scarves, boutonnières, all can either accent or contrast with your ensemble color. The effect is bound to be both startling and ultra smart if you make your selections from the refreshingly new palettes of the Spring accessory lines.

New gloves styles and subtle shades are as varied as the March weather, yet as fresh as the breath of Spring. There is everything from snowdrop white, to accent that ever-feminine luster touch, straight through the luscious beiges into navys and rich coppers. A very new glove fabric that washes perfectly has been introduced this Spring, called Kay Spin. It is really a Milanese fabric but looks

exactly like kid—and it feels like it too—with the smooth, sleek personality of the present mode.

Vogue's summary on the Spring openings is "skirts have a slight flare in front. Top coats equally slight flare in back" and we have noticed all the new lines of Spring gloves carry out this tendency too. Slight flares in the graceful sweep of the cuffs, subtle twists in the bindings or a gently rounded contour that hugs the wrist ever so slightly making it flatteringly fitting.

In addition to fanciful flares, everything buttons this season or has button trims. Feminine fancy has hit the button square on the head! Never have they been so important since the days of millions dotting blouses and disappearing up the backs of the high collars into the hair line.

A NEW face powder designed by A. Maggy Rouff, the famous Parisian designer, and given the poetic name "Windsor Rose," is a recent product of the Woodbury people. This new powder serves as both powder and costume color. The shade is "pinkish peach" and serves to blend with the complexions of women who possess neither deep brunette nor true blonde complexions, but are "in-betweens"—which most of us are.

SOME of the many Canadians who spent Easter in New York may have seen the thirty-seven pictures assembled for the Manet exhibit at one of the galleries there. There are at most that many different themes, with the exception of the Spanish and gypsy groups. The range of studies in oil and pastel includes such widely disparate subjects as a Portrait of a Miliner to an impression of the Battle of the Kearsarge and the Alabama. In particular, we wonder how many noted two particular exhibits—"Femme à la Fourrure," and "Fille en Chapeau de Paille." Both of these are done in pastels, and at once the arresting feature of these two studies of women is the skin tone. "Pastel complexion" is the literal description of these skins, a kind of blended pink-and-white in an opalescent effect that is too rare for a natural complexion, but must be an inspiration for many women. Because it has this slightly artificial quality though in an alluring sense that fits particularly well with present ideals of style and beauty, we hope they merited special interest—these Pastel Complexions by Manet.

IRIDESCENT jewelled butterflies that flutter on lounging coats, evening dresses and tailcoats are the latest of the "little madonnas" to become part of the vogue for unusual accessories. Concealed at the back of each is a bit of cotton in a tube ready to receive a drop or two of perfume.

TRAVELERS

Mr. and Mrs. Aird Nesbitt, of Montreal, spent the holidays in New York. Mrs. George McMicken is expected in Winnipeg shortly from London, England, to spend a few weeks

HER LIFE A MISERY THROUGH BACKACHE

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CONCERNING FOOD

BY CYNTHIA BROWN

THERE is no use underestimating the importance of Food. We all must have it. Dull people write about it, like me; bright people read about it, like you, and everyone who loses the power to assimilate it in one form or another, is sunk.

But I sometimes wonder if the human race will ever get to the point where they can entertain one another without sharing food. (I'm classing drinks as food for the moment, and don't want to be argued with.) All social gestures seem to involve eating or drinking together. "Come to tea," "Let's have lunch together," "Miss Charles West requests the pleasure of your company at dinner," "Drop in for a drink, won't you?" It's food that makes the social world go round.

I once worked at an Art School beside an uncommonly pretty girl who had most of the male students quite weak about her. She gave them a lot of her time but nothing would induce her to lunch with one of them. In a moment of artistic depression she told me it was because she thought people looked so terrible eating. "I think it's dreadful to sit *cheerily* opposite someone who admires you," she said with deep feeling in her voice. I've often wondered if she stuck to her guns. If she did she's missed a lot of parties.

A small dinner for six or eight people seems a reasonable subject for discussion in Easter week, granting your sympathies aren't all with the Art Student. Nice Spring food is coming along now. Here are suggestions and methods.

Bronx Cocktail
Anchovy Cream Rings
with chopped shrimps
Consomme with Parmesan
Crown Roast Spring Lamb
with Sweet Potato Purée
Green Peas Mint Jelly
Asparagus
with drawn butter
Baked Alaska Black Coffee.

The Bronx is about as simple and as popular a cocktail as you can find. Put equal parts of each of the following into a shaker half full of broken ice: strained orange juice, Dry Gin, French Vermouth and Italian Vermouth. Most people agree it is even better made with tangerines than oranges, and some barmen add a dash of orange bitters, but these are fancies.

You need little individual ring moulds for the anchovy cream. Buy them at Woolworth's, they are infinitely useful for cakes and desserts and so on. Mix, little by little, anchovy paste into some whipped cream, tasting as you go, but don't overdo it. Soak one tablespoon gelatin in milk and melt over hot water. Add this to two cups of the cream mixture and put into the little moulds. Chop cooked shrimps and marinate in French dressing. Unmould the rings, fill with the shrimp mixture and top with a dash of mayonnaise to which you have added some grated Roquefort Cheese.

Serve grated Parmesan with the cream, and for goodness' sake scalding hot soup—passing the cheese in a little bowl with a consommé spoon, for each guest to flavor his own.

Have a crown roast prepared by your butcher, the chops well shayed down, and each one stuck into a bit of salt pork to prevent its scorching in the oven. Cover with a larded paper and roast in a hot oven about 1½ hours, allowing 15 to 18 minutes to the lb. Remove pork from bones, slip paper chop trill (supplied by any good butcher) over each bone and fill the crown with baked sweet potato pulp, put through the ricer and well dotted with butter, or boiled and beaten up with a masher and butter.

Cook a sprig of mint and a lump of sugar in the water with the fresh green peas.

Fresh asparagus is still an extravagance, but really not beyond us for a party. Hollandaise sauce is divine, and of course you can make it, but if it's going to panic the cook I suggest you stick to drawn butter, which is good enough with the first asparagus for anyone.

For the ice pudding, take an oblong bread board that will fit on your

silver platter. On it set a light sponge cake baked in a square pan and cut to fit the board. It should be about ¾ of an inch thick. On this set a quart brick of really good ice cream—and covering the whole thing put a thick layer of meringue; just whites of egg beaten with a little fruit sugar till very smooth. Roughen up the final layer and set the whole thing under the top light of the oven for about three minutes, when the meringue will be lightly colored and the ice unimpaired. Serve it pronto.

If you wish to stick to one wine throughout, offering the men the alternative of Scotch and soda, I suggest you serve a Marsala—a wine of great body that is very highly alcoholic, bless it, and can be had dry or sweet according to the variety you choose.

Menu No. II seems to go something like this:

Side Car Cocktails
Cream of Mushroom Soup
Cold Spring run Salmon with
Cucumber and chopped aspic.
Brothers with tomatoes stuffed with
wild rice and mushrooms.
Endive Salad with French Dressing
Chocolate Cream Ice
Coffee.

The Side Car is your inevitable order at the Ritz Bar in Paris. It is equal parts of fresh lemon juice, Cognac, and Cognac Brandy. And it is sudden and swift my dears, and very very good for you. I hope.

Campbell and Heinz both make such elegant mushroom soup it seems a little forward of me to suggest you can make your own by chopping up some peeled mushrooms and putting them on to cook in a double boiler in a pint of milk. When they have had about half an hour of this, cook one tablespoon of butter with a little less flour, pour the hot milk mixture on it, keep stirring till smooth, and then shove all the cooked mushroom pulp into it through a sieve. It takes a few minutes, but can be done beforehand and heated up again. Salt and pepper are necessary, and a dash of cream just before you serve it is a good thing but not necessary.

Boil the big piece of salmon whole, and gently, "ice" it with mayonnaise and decorate it with paprika and long asides of thinly sliced cucumber. Surround with chopped aspic jelly.

Allow one broiler to two guests and have the butcher split them in two for you. It's pie for him and a risk for you. Brush them over with melted butter and lay them on strips of bacon on the meat pan, cook in a hot oven, basting twice and turning them once that they may be a pretty light brown all over.

Serve cranberry sauce with grated orange peel in it with them, it's delicious.

Take fresh tomatoes, cut off a cap and take out the hard centres, stuff them with minced fried bacon, chopped mushrooms fried in butter, and wild rice cooked till tender in boiling salted water. Put a little cheese on top and bake till the tomatoes are done.

Buy bulk vanilla ice cream and serve it in a wide deep bowl. Pour over it a chocolate cream made by blending 2½ heaping tablespoons of flour with 1 heaping tablespoon of cocoa, ½ a teaspoon of salt, and 1 cup of sugar in a little cold water. Add this to 2 cups of boiling water and cook till thick, about ten minutes. Take from the fire, add butter the size of an egg and 1 teaspoon of vanilla. Stir till the butter is well blended. Cool and pour over the ice cream just before serving. This is simply deadly, but perfectly grand if you can take it.

Maybe you think it's Love that makes it so good, do you? Come, how can you?

TRAVELERS

Mr. and Mrs. James D. Carruthers, of Winnipeg, spent the Easter holidays in New York. Mrs. George V. Ferguson also spent Easter week there.

Mrs. David Wanklyn has returned to Montreal from Sea Island Beach, Georgia, where she spent three weeks.

Mr. and Mrs. H. N. Wetley, of Winnipeg, accompanied by their daughters, Mary and Drina, will leave in April to make their home in Oak-



ABOARD THE ITALIAN LINER S.S. ROMA, Mrs. Bruce Morrison and Miss Barbara Kennedy are seen just before sailing for a holiday cruise to the Mediterranean.

ville, Ont. Mrs. H. N. Rutan, Mrs. Wetley's mother, will accompany them.

Mrs. C. Carrington Smith, who was the guest while in Montreal of her daughter, Mrs. C. J. G. Molson, and Mr. Molson, has returned to Kingston, Ont.

Mrs. William R. Bontheon, who has been visiting her brother, Mr. Charles Lineaweaver of Montreal, for two weeks, has returned to New York.

Mr. Ian Dewar, of Montreal, spent Easter in Ottawa with his parents, Mr. and Mrs. Barrett Dewar.

Mrs. R. M. Dennistoun, who has spent the winter in California, and visited Mrs. Leslie Duff in Vancouver en route home, has returned to Winnipeg.

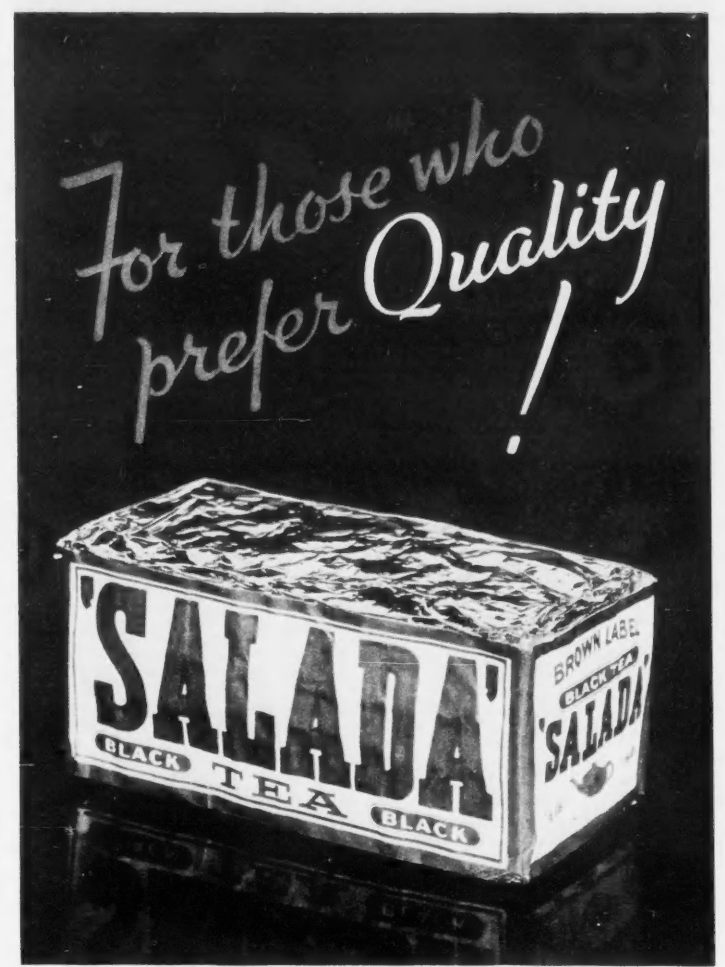
Mrs. Ralph C. Schull, of Beverley, California, has arrived in Winnipeg by plane, to be the guest of her father, Mr. Capel Tilt, at the Fort Garry Hotel.

Mrs. Arthur Skeg and Miss Margaret Skeg have returned to Toronto after spending two weeks in Wisconsin.

Mrs. George A. Gray and her little daughter, Pamela, of Honolulu, are in Vancouver for an extended stay with her parents, Mr. and Mrs. Stanley Spain.

Mrs. Percy Nelles, of Ottawa, is sailing for England to attend the Col-
onation.

Mrs. W. S. R. Wilson, of Winnipeg, and her son, Jim, of the University of Bishops' College, Lennoxville, Quebec, are guests at The Plaza in New York.



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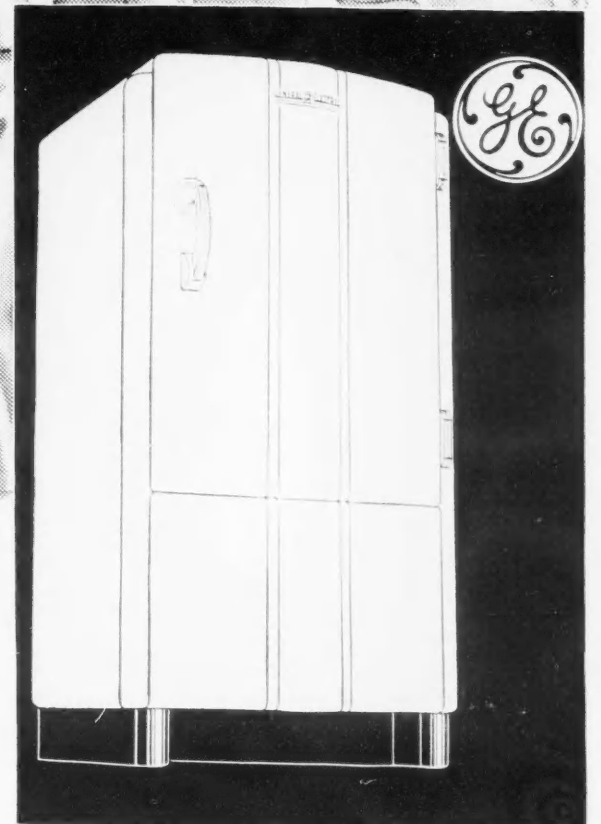
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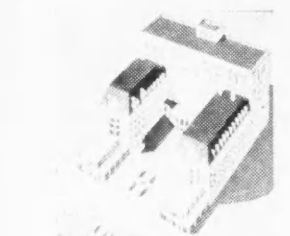
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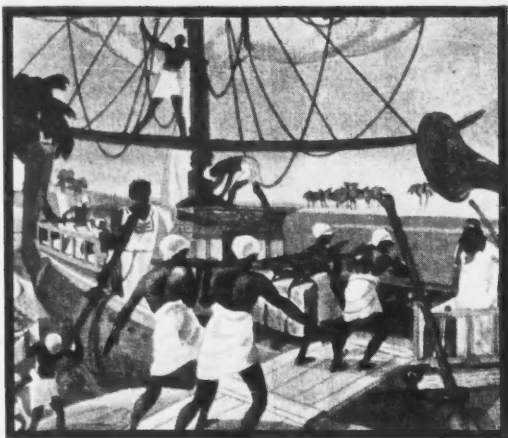
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TWO IMPORTANT EVENTS in the legendary stories of the coronation. Left, the Stone of Scone being taken from Egypt to Spain in the days of Egypt's greatness and of the seven years' plague. Subsequently it was removed to Ireland and thence to Scotland, from whence it was placed by Edward I in the coronation chair. Right, the miraculous presentation by Our Lady of the Holy Oil and the Ampulla, which holds it, used by the Archbishop of Canterbury in anointing the King, to St. Thomas Becket, Archbishop of Canterbury, during his exile in France prior to his martyrdom. The illustrations of the coronation legends are reproduced from the special coronation menus designed for use in the dining cars of the Canadian National Railways.

—Ports of Call

HISTORY CARVED IN STONE

BY F. E. D. McDOWELL

WESTMINSTER Abbey is the most venerated spot in the British Empire. Its site, once known as the Isle of Thorney, was situated upon that outstanding of all famous British thoroughfares, Watling Street, whose very pavements were landmarks of history. Past it flowed the River Thames, whose waters have been described as "liquid history." Thus it is one with the history of the British people and its foundations are dipped deep into antiquity and the obscurity of beautiful legend and tradition. As the ceremonial heart of the Empire, it is a stately pile without rival among the historic buildings of the world. Within its walls the illustrious dead of centuries have been laid to rest

and was buried within its walls. The tragic crowning of William the Conqueror took place, in 1066, the year of the Conqueror's death. The shouts of the Londoners in acclaiming their new king frightened the Normans. They thought not of joy but of an attack and many unfortunate Saxons perished by the sword before the slaughter was stopped. Since that date, with the exception of Mary Tudor, Edward V. and Edward VII, all kings and queens of England have received their crowns in Westminster. "The Crown of England," writes Major-General Younghusband, Keeper of the Jewel House, in the Tower of London, "is older than any crown in Europe

The fisherman was overcome by this heavenly vision and when the stranger aroused him for the return trip, he confided that he was St. Peter and had come personally to consecrate this church of his name to its great future. When the King and Bishop came on the following day they found confirmation of the fisherman's strange tale in the consecration crosses upon the walls, burned candles, sprinkled holy water and Greek letters traced upon the sand. But apart from beautiful tradition, it is historically true that the first church to stand upon the site of Westminster Abbey was the Abbey of St. Peter.

IT IS but fitting that one of the ancient emblems of the sacred duties of kingship, the ring, popularly known as the "wedding Ring of England," which typifies "the sealing of the Catholic faith," or the obligation and prerogative of the king to uphold the Church, should be intimately identified with Edward the Confessor, who so well and truly laid the foundations of the present beautiful abbey. According to legendary lore, the last king of the Saxon line once owned this ring, and when walking in meditation about the rising walls of his favorite church, was approached by "a faire olde man" who begged for alms. The king had nothing of value on his person but this ring, which he unhesitatingly gave to the unknown wanderer.

Later two English pilgrims were travelling in the Holy Land. They had lost their way and they met this "faire olde man." When he learned that they were from England, he not only gave them food and shelter but sped their departure the following day by handing one of them a ring, saying, "I am John the Evangelist and say unto Edward, your king, that I greet him well by the token that he gave me." The pilgrims returned to England and presented the ring to Edward the Confessor, who treasured it all his days and left it for solemn use at the crownings of all who should follow him upon the throne of England.

Although historians declare that the religious rite of "hallowing," or consecrating, the new monarch by anointing him with oil is older than the ceremony of endowing with the symbol of secular authority, the Holy Oil which the Archbishop of Canterbury uses and the ampulla which holds it, was not used until the coronation of Henry IV, the first ruler of the House of Lancaster. Legend links this oil and the ampulla with the martyred Archbishop of Canterbury, St. Thomas Becket. While praying during his exile in France, St. Thomas was blessed with a vision of Our Lady, who presented him with a vial of oil and a golden vessel shaped like an eagle. This, she instructed him, held priceless virtues for the consecration of kings.

When he returned to meet martyrdom in his Cathedral of Canterbury, St. Thomas brought with him the vial and ampulla and placed them for safe-keeping in a church. They remained neglected for 150 years, until discovered by an unnamed holy man. He

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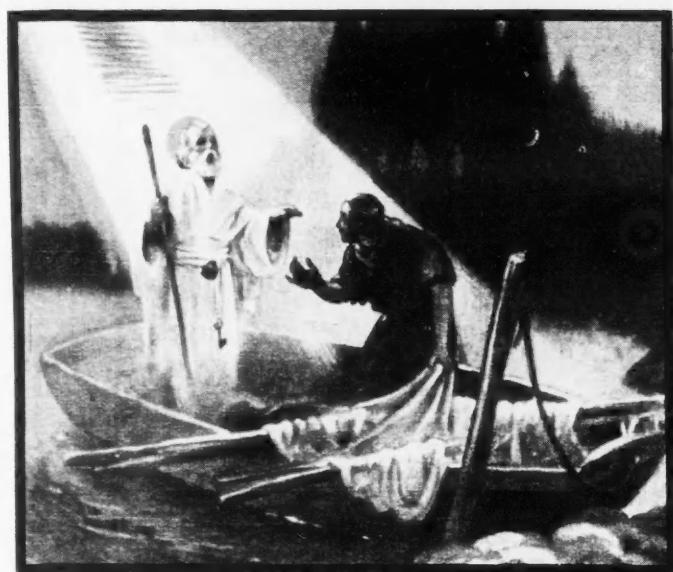
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THE MOST BEAUTIFUL of all the legends dealing with the coronation ceremonies is possibly that of the consecration of the Abbey of St. Peter itself. In 616 Sebert, King of the East Saxons, founded the Abbey and on the night before the consecration was to take place, a humble fisherman was hailed by a stranger who wished to be ferried to the island on which the church then stood. He was St. Peter, who came to consecrate his own abbey. A ladder was lowered from the skies and in a blaze of light a heavenly host descended for the consecration ceremonies.

and national mourning, and there for almost ten centuries the rulers of England and the Empire have been crowned with that ancient pageantry and rite that have come down unimpaired by time from the days of ancient Saxon kings.

It is paradoxical that this world-famous edifice should be little known to its onlookers. Legend has surrounded its name with a tale of exquisite charm, but history tells a story, too, of the Isle of Thorney, or the more poetic but less popular name of Breamble, with religious rites far antedating the first Abbey of St. Peter. Ancient annals show that in the days when Britain was a province of Rome, a temple stood upon the site of Westminster Abbey, dedicated to Apollo, which was destroyed in an earthquake. Subsequently there emerged the misty outline of a Christian church popularly supposed to be reared where the Roman temple once stood. Whether this be factual or merely a fanciful creation of romance to symbolize the victory of the Cross over paganism will never be known, for what records were made perished in that fiery pall which draped Britain during the Saxon invasion after the withdrawal of Roman legions.

EVEN the annals which tell of the first Church of St. Peter are some what obscure and the date of its construction must be set by approximation. It is believed to be about the year A.D. 616, when Sebert was King of the East Saxons and England was yet half pagan. Although the building was described as "a magnificent affair," the days were rude ones and the Saxons were not noted as builders. Nor was the abbey destined to remain. It was apparently destroyed in the Viking invasion, during the troubled years of Alfred's early reign, for it is recorded that Dunstan rebuilt it. Not until the days of the last Saxon monarch of the royal line, Edward the Confessor, was Westminster Abbey to come into its own peculiar regal state. Edward's dearest ambition was to leave a monument to himself that would be worthy of his Great Overlord. With this in view, he rebuilt Westminster and for 15 years lived within the shadow of its magnificent upthrusting walls and towers. He died a few months after it was conse-

and is worn by a sovereign with more ancient lineage than any of the families of the Western World. Set in the crown and emblems of royalty are jewels which have their origin in the mists of antiquity."

FROM this ceremonial centre of Westminster Abbey and the investiture of the sovereign with emblems of royalty in the coronation ceremony arise many of the splendid legends which run as lines penned in gold through the records of fifteen centuries of the British peoples. To revive these legends in an age less credulous than those which originally witnessed the crowning of English kings and to present them in a compact but romantic form, the Canadian National Railways have issued a special type of coronation menu cover for the dining cars of the National System. Six in number, the set is beautifully illustrated in full colors, with the royal coat of arms at the top of each illustration in gold, while on the back cover is printed a brief text telling the interesting story of the subject. The subjects are named Westminster Abbey, the Consecration of the Abbey, the Wedding Ring of England, the Oil and the Ampulla, the Stone of Scone, and the Coronation Chair. Five of these menu covers are ready for immediate circulation. The Coronation Chair will be available early in the month of May.

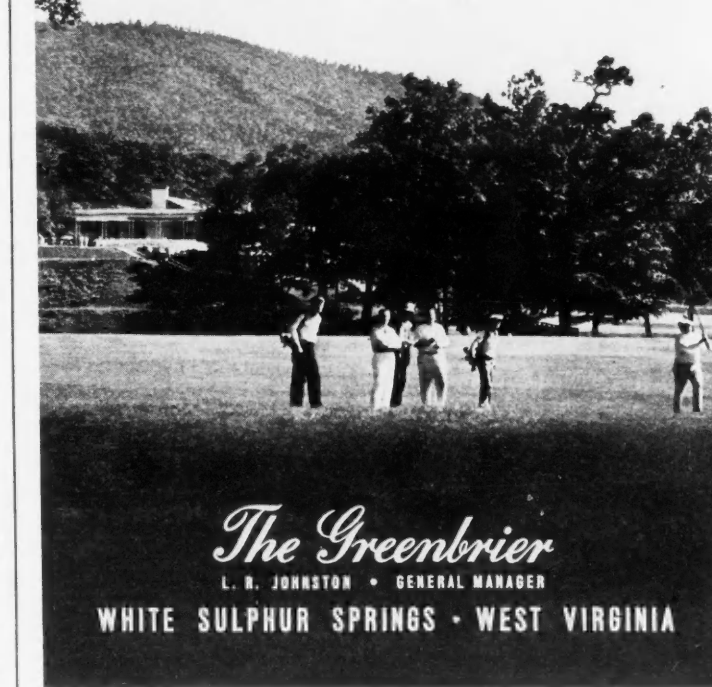
One of the most beautiful legends surrounding the coronation is that of the consecration of the abbey. As told in detail on the back of the menu cover, it is recorded that when Sebert, King of the East Saxons, founded the Abbey of Saint Peter, then on the Isle of Thorney, he requested Mellitus, Bishop of London, to consecrate the church. The Bishop gladly consented but the honor was not to be his. On the evening before the ceremony, a humble fisherman, on the Lambeth shore, was accosted by a stranger foreign in appearance and tongue, who desired to be conveyed across the river. As the fisherman waited to ferry this stranger back to the mainland, the windows of the abbey suddenly blazed with an unearthly light and a golden ladder, dazzling in its splendor, was lowered from the skies; angels descended into the church, making the night glorious with their songs of praise.



"THE WEDDING RING OF ENGLAND" is one of the outstanding symbolisms of the sacred duties of kingship. Tradition has it that Edward the Confessor gave this ring to a "faire olde man," who begged for alms. Years later when Saxon pilgrims were in the Holy Land this "faire olde man" met them and on hearing that they were subjects of the Confessor returned the ring, saying that he was John the Evangelist. Edward treasured the returned ring all his days and left it for the solemn use of all who should be crowned after him.

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Two full-length, eighteen hole courses and a sporty nine, make The Greenbrier the outstanding resort in America for golf . . . Facilities here are equally superb for all other popular sports—including tennis, riding, skeet, and swimming. Booklet upon request.



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L. B. JOHNSTON • GENERAL MANAGER

WHITE SULPHUR SPRINGS • WEST VIRGINIA

delivered them to the Duke of Lancaster, who in turn gave them to the Black Prince. They were placed in the Tower and remained there until Richard II, son of the Black Prince, rediscovered them. So impressed was Richard with the story of the oil's miraculous power that, although crowned, he requested to be reanointed.

This was refused him and it was not until Richard was dethroned and his successor crowned, in 1399, that the oil and ampulla was first used. Since then they have been employed at every royal "hallowing" in Westminster Abbey.

OLD as are the legends which are woven about the coronation ceremony they seem but as those of yesterday when compared to the Stone of Scone, the Stone of Destiny, set in the Coronation Chair. Its adventures end where many loosely imagine they began, when, in 1296, Edward I, the "Mallet of the Scots" brought the stone to Westminster Abbey and placed it in the Coronation Chair to show that he was king of the Scots, as well as ruler of England. So dim is the legendary origin of this stone that it is dissolved amid the shadows of time. One claim made is that the stone was used by Jacob as a pillow when he slept in Bethel and saw a vision of a ladder drop between heaven and earth.

In a later day the stone was presumably taken to Egypt by Gathelus, first King of Attica, on his marriage to Pharaoh's daughter. When the plagues descended upon the Kingdom of the Nile, the two fled to Spain and took the stone with them. Their son, Hyberus, carried it to Ireland, where it became the seat of Tara's kings. That was 500 years before the birth of Christ. As a supreme gift of friendship, it was sent to Scotland, where, at Scone, for centuries Scottish kings stood upon it to receive their crowns. There were many prophecies about this stone—that where it went the kings of Scottish blood would reign and that its owners would conquer strange lands. History has shown that at least these particular prophecies were true.

THE SOCIAL WORLD

BERNICE COFFEY, SOCIAL EDITOR

EASTER in Toronto was a disappointment as far as the weather was concerned. A few brave spirits ventured out in Easter finery, but the general order of the day was furs and winter clothing with, here and there, a concession to the season in the form of a straw chapeau. There were many teas on Sunday, made gay and festive in a season of rejoicing with open fires and nodding daffodils. Large numbers had departed from the city for New York, Atlantic City and the South, but these were more than balanced by many visitors who came to the city to spend the week-end.

Among the latter were Mr. and Mrs. Arthur Squier of Haverford, Pennsylvania, who were week-end guests of Mr. and Mrs. Norman Jarvis. Mr. Squier is a graduate of Chicago University and Mrs. Squier, a charming and gifted Canadian, is prominent in club and social circles at Haverford. She is a niece of Miss Cleland Hamilton and Mr. Norman Jarvis, and a great-great-niece of the late Hon. Mr. Justice Patterson of the Supreme Court of Canada. On Saturday Miss Cleland Hamilton gave an informal tea in Mr. and Mrs. Squier's honor at the Royal York Hotel. Fireside, spring flowers and delightful music added to the enjoyment of the hour.

HIS Honor the Lieutenant-Governor gave a dinner at Government House on Monday evening for his guest, Baron Silvernys, Belgian Minister to Canada. The following gentlemen were invited: Mr. C. L. Burton, Dr. H. J. Cody, Dr. C. T. Curdell, Col. R. Y. Eaton, Mr. E. C. Fox, Capt. J. W. Flanagan, Mr. George T. Fulford, Hon. W. A. Gordon, Sir Wyly Grier, Mr. H. S. Gould, Mr. Ross Gooderham, Mr. P. R. Gardiner, Major-General D. M. Hogarth, Mr. H. B. Housser, Mr. Mark Irish, Hon. Mr. Justice Kelly, Mr. J. A. Kilpatrick, Hon. Paul Leduc, Mr. J. M. Lyle, Mr. J. Y. Murdoch, Mr. F. K. Morrow, His Grace Archbishop McGuigan, Mr. W. T. McEachren, Sir Ernest MacMillan, Mr. D. J. McDougald, Mr. Campbell McInnes, Mr. George McCullagh, Mr. T. E. McDonnell, Rev. G. B. Phelan, Mr. W. F. Prendergast, Mr. W. E. Rundle, M. Rochereau de la Sabliere, Mr. W. P. St. Charles, Mr. J. A. Tory, Lieut.-Col. J. Mess.

HOWEVER much the Easter weather may have been deplored by those who remained in the city, it was a golden opportunity for skiing addicts who have been deprived of much good sport owing to the mild winter. And they made the most of it. Many went to Limberlost Lodge at Huntsville where there was a depth of twelve inches of snow, and the thermometer registered fifteen above zero. Conditions for winter sports, and particularly skiing, over the week-end were ideal and many took advantage of the holidays to enjoy a winter vacation.

Among those going from Toronto were Mr. and Mrs. L. E. Cuthbertson, Miss Eleanor Temple, Miss Vivian Temple, Mr. E. Wills, Mr. Martin Wills, Mr. and Mrs. C. W. Jackson, Mr. Graham Lawson, Mr. C. P. Mills, Mr. D'Arcy Doherty, Miss Grace F.



MISS KATHLEEN HALL KELLY, daughter of Hon. John Hall Kelly and Mrs. Hall Kelly, of Quebec City, pauses between sets on the courts of the Princess Hotel in Bermuda, where she has been staying with her parents.

Malkin, Miss Marian Boulton, Mr. and Mrs. Denzil Walker, Mr. Donald Ridley, Mr. John McCollum, Mr. Ned Gurney, Mr. and Mrs. E. P. Tilley, and Mr. Gordon T. Finch. The Oakville contingent included Mr. J. A. Gairdner, Mr. J. H. Gairdner, Mr. J. S. Gairdner, Miss Jane Gairdner, Miss Margaret Anne Gairdner, Mr. James Baillie, Mr. W. H. Weis, Mr. William Weis and Miss Grace Weis.

Among those who had gone south for more seasonable Easter weather were Mr. and Mrs. A. G. Pourpore who, with their sons, John and Robert, and their daughter, Barbara, spent the holidays at the Greenbrier in White Sulphur Springs, West Virginia.

ON MONDAY, April 5, the Women's Canadian Club will enjoy a lecture on Holland by Miss Cornelia Van Guens. This Dutch lady will by song and story take her audience on delightful jaunts into the land of "singing towers," wooden shoes and windmills.

At the annual meeting which will be held during the third week in April, Miss Kathleen MacLennan will report the results of the short story contest and the nominating committee consisting of Mrs. Duncan B. Gillies, Mrs. Frank Scott and Mrs. Harry Jackman, will announce the executive for next year.

WINNIPEG

IT IS JUST the week before Easter as this is written, so there is not a great deal of entertaining going on these days, but soon many of our travellers who have been spending the winter in sunnier climes will be on their way home, and the spring season will be in full swing.

Lieut.-Colonel Arthur Snell, of Ottawa, was a visitor in town last week. He dropped into the Winter Club one day where he used to be seen so often on the badminton courts and ice when he lived in Winnipeg. Mrs. George McMicken, of London, England, is expected in town shortly. Mrs. McMicken is the former Cora Patterson, who lived here some years ago. Mr. and Mrs. Stewart Searle are southward bound. Mrs. Leach is visiting in New York and will be joined shortly by Mr. Leach and their two sons, when they will sail to spend a few weeks in Bermuda.

Miss Eleanor Allan, a very popular bride-elect is caught up in a whirl of showers this week. Mrs. E. C. McConnell entertained at a stocking shower, Miss Barbara Kelly at a miscellaneous shower, and we hear Mrs. Malcolm Ishester has planned a cup and saucer shower for her.

TRAVELERS

Colonel and Mrs. K. R. Marshall have returned to Toronto after a southern cruise.

Mrs. Helen Mason and her son, Mr. James Mason, have motored to Toronto and Hamilton, and will return to Winnipeg in about three weeks.

Miss Jane Graham, of Toronto, who has been wintering in Summerville, S.C., with her cousin, Mrs. Acton Fleming, of Oakville, Ont., has sailed for England and Ireland.

Mrs. H. Douglas McLaughlin and Miss Jean McLaughlin, who have been spending the winter in California, returned to Winnipeg recently.

Gentleman Cadet Acton Fleming of Oakville and Gentleman Cadet Philip Nation of Victoria, B.C., spent the Easter holidays with Mr. and Mrs. Noel Easton, Oakville, Ont.

Miss Christine Pentland spent the Easter holidays with her parents, Mr. and Mrs. Charles F. Pentland, who have just returned to Winnipeg from a trip to Victoria, B.C.

Mr. and Mrs. J. Milton Cork, of Toronto, have sailed to spend the next month in Bermuda.

Mrs. Charles Moes is in Bermuda where she joined her father, Mr. F. Barry Hayes, of Toronto, and her sister, Mrs. Sydney Cragg, at the Hotel Bermudiana.

Miss Jocelyn McWilliams is spending the Easter holidays with her parents, Mr. and Mrs. H. C. McWilliams, at her home in Winnipeg.

Mrs. H. Wright and her daughter, Mrs. Wilfred Davies, accompanied by Mrs. Johnston, Mrs. Wright's sister-in-law, have left Toronto for a visit at Panama, later going on to California.

Mrs. T. L. O. Williams, of Winnipeg, is sailing on April 5 on the Duchess of Bedford to spend three months in England.

Mrs. Covert Massie of Edmonton, N. B., is returning to Toronto the middle of May to visit her mother, Mrs. A. P. Turner. Mrs. Massie was formerly Miss Helen Turner.

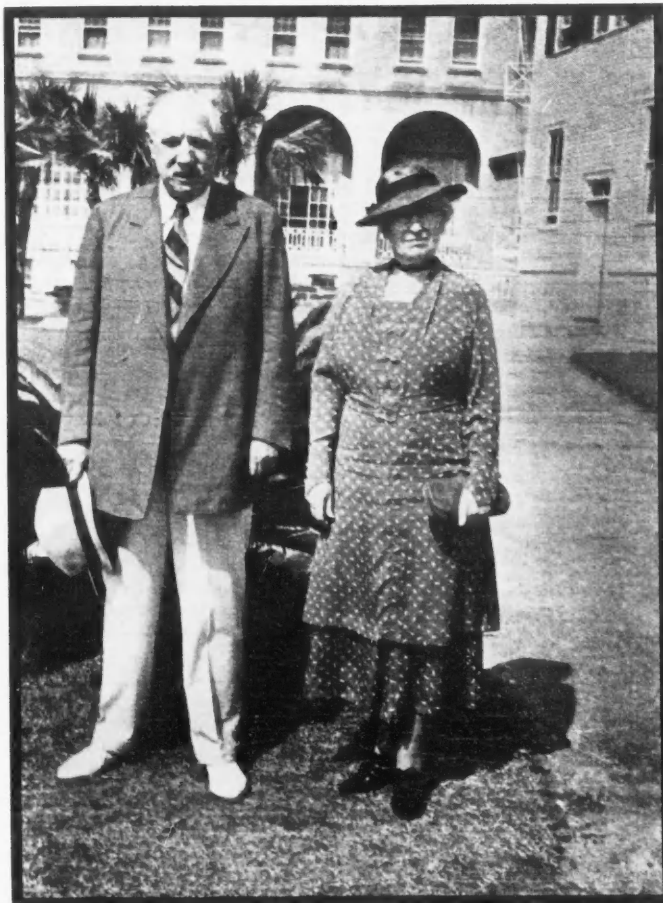
Mrs. T. T. McG. Stoker and her family left Montreal to spend the holidays at Val David.

Mr. and Mrs. R. Y. Eaton, who have been spending some time in Nassau, have returned to Toronto.

Mrs. Moray Anderson has left Toronto to spend some time in Atlantic City. Her daughter, Miss Margot, with Miss Mary Kilgour and Miss Alice Blackstock, spent the Easter weekend in New York. Miss Anderson joined her mother later in Atlantic City.

Miss Nancy Riley, who is attending school in Ottawa, spent the Easter holidays in Montreal, where she was the guest of her uncle and aunt, Mr. and Mrs. Albert Culver.

Miss Nella Jeffers, of Toronto, is



MR. AND MRS. D. B. HANNA, of Toronto, pause for the photographer on the grounds of the Princess Hotel in Bermuda, where they are spending a winter holiday.

THE Ensemble SHOP

DRAMATIZES FASHION

A gown that would be distinguished even at the Court of St. James is a casual and practical tweed or a tailor of the type that swings the mode. The Ensemble Shop has them all. Carefully chosen clothes from the smartest collections of Paris, London, New York and authentic fashions, bearing the labels of the haute couture and less expensive versions from smaller houses.

EASTER MORN'

By Molyneux—a Spring classic in navy wool moss crepe with white bindings on the dress, white flowers in the twisted girdle and edge to edge red ingote.

RIGHT

Ice-blue jersey silk evening dress with rhinestones in the gleaming twisted shoulder straps. A miracle of grace.

MAIN FLOOR



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The EASY Wringerless Washer is the best kind of clothes insurance. No harmful friction to wash out clothes before they wear out. No wringing to tear fabrics or break buttons. The entire work of washing and drying accomplished the easiest, simplest, fastest and safest way. Modernize your laundry NOW with the Wringerless EASY—the only washer in the world that provides Vacuum-cup washing and Wringerless drying. Ask your EASY dealer.

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TORONTO

—London Letter

A RIVER LOSES ITS BOSS

BY P. O'D.

March 15th, 1937

OFFICIALLY spring in this country begins on the first of March. Astronomically it begins on the Twenty-First, the time of the equinox. Practically it begins to look as if it had no intention of beginning at all—certainly not before the Coronation. Here we have the Boat Race little more than a week off, and both crews working hard on the river, poor boys, while reports are coming in on villages cut off by blizzards, roads made impassable by snow or floods, wires down, race-meetings and football matches cancelled—and, believe me, it has to be really bad when English people will do that! This surely is a cock-eyed world. Even the climate has gone ga-ga. But then, of course, the British climate always was a little feeble-minded.

It is just at a time like this, with old Father Thames on the rampage, and the Boat-Race crews rowing up the street to their boat-houses, instead of carrying the boats in, that Lord Desborough has decided to give up the Chairmanship of the Thames Conservancy Board. Probably he feels that the thing has got beyond him. No use going on trying to direct a river that never seems to do what it ought.

After all, you can hardly blame



ENGLAND HAS ITS FLOODS TOO as P.O.D. tells about this week. Here is a scene near Littleport, Cambridgeshire, which might almost have been taken earlier this year in the upper Mississippi valley.

Lord Desborough. It is true that he is only eighty-one and in the pink, but he has been in the Board for over forty years, and has been its Chairman for thirty-two. He would seem to have done a fair spell of work at the job. But the public is naturally rather apprehensive as to just how tough old Father Thames will cut up, while Lord Desborough is no longer there to ease a worrying finger and say, "Naughty! Naughty! That's enough of that!" The very worst is expected.

IN SPIKE of the moat and soil surrounding efforts of the British Press to keep the Duke of Windsor out of the news as much as possible—actually to avoid anything in the least more sensational or controversial about him—it seems that it just can't be done. Controversy surrounds his name as naturally and tenaciously as wasps gather around the apple jam.

The latest episode of rather sordid gossip is the matter of his annual allowance, his income. It was decided that his annual provision was to be made on the Duke's Civil List, which is a fund of money allotted by the government for the Royal Family generally, but that this matter was to be left to the discretion of His Majesty himself. It was understood, however, that the Duke of Windsor was to get £120,000 a year. Not so long ago, he was a former King!

And yet he had either? No doubt, the war of settling the scheme was fought with a view to settling the issue. The Civil List had to come before Parliament, and there were members who had an ulterior view, intending to oppose the Duke's choice. But if the Government chooses to give the money to the King, and the King chooses to give it to the Duke, that is something which no one has a right to question. It is His Majesty's own private business. Thus are the proceeds reserved.

Mr. Lloyd George, however, has decided to split whatever heuts there are to be spilled. The one thing Mr. Lloyd George hates most to do with a controversy is to avoid it. He has stated publicly that he considers the Government's treatment of the Duke at Windsor unwarranted and vindictive, and that he intends to fight against it in the Civil List Committee of which he is a member.

Mr. Winston Churchill is said to hold similar views, but it is likely that he will be much less bellicose about them. He expects to turn a Royal Party at the time of the abdication, merely to let his reviving brain, Parliament, the most famous of which that a man of his distinction has ever had in many years.

The affair was also sternly questioned by King Edward himself, with the one rather noble gesture of who wins and loses. He is not likely to be any more willing now than he was when he let his name be used for the creation of political scandal. Nothing is the public.



BRITAIN'S FINEST TRUCK. This 2½ h.p. vehicle, carrying 500 pounds of load and capable of 45 miles an hour, created a sensation when it recently appeared on the streets of Manchester. It does 80 miles to the gallon.



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Everyone does but nowadays you only get it from the cleaners like Parker's who have always taken pride in lovely work.

It takes us very much longer to press a dress and we must charge you a little more than you would pay for a fast machine pressing. But the difference, necklines, seams, hems, trimmings, all perfect, the whole so graceful. And how much longer it stays that way. Try our service and see for yourself.

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USE COUPON BELOW:

● Fish cannot close their eyes. The fact that they do not sleep. And this is an interesting fact. How many women out of hundreds, recently interviewed by me, said "Italian Balm" was useful in preventing chapped, dry, rough and red skin from anything. I never used Italian Balm.

● It is 10% of women and how many said "Italian Balm" was useful in preventing anything from becoming "chapped". (Answer: 92.0-10% of them.)

● If you have never tried it—now is the time to act. Get a Vial of Balm FREE. See for yourself why the winter sports, living women of Canada have preferred Italian Balm for over 10 years—and why in a recent large-city survey, Italian Balm was used by more than three times as many families as any other skin product.

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Generous! I have never heard of such a thing. FREE and without

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● Renewed impetus to modern design in jewellery will be provided by the displays of jewellers' art at the 1937 Exposition Internationale of Arts and Technique which opens this May in Paris.

Through our European connections we are now receiving, and will continue to receive, advance information regarding these new trends in jewellery design.

May we suggest, therefore, that this is a most appropriate time for you to have your old-fashioned diamond jewellery transformed into pieces of modern beauty and usefulness.

BY USING the diamonds from your out-dated jewellery with the addition, possibly, of other stones—we can create original brooches, clips, rings, bracelets, etc. at a fraction of what new jewels would cost today.

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Pause for a moment as you open your next package of Gold Flake—pause and enjoy the appealing, fragrant aroma that greets you as the cigarettes are exposed to view. Then touch your tongue to the end of an unlighted cigarette and savour the delightfully natural tobacco taste you get, a taste that is born of fine tobaccos and only fine tobaccos.

After you light-up, pause again for a moment to let the taste tell you what a C-L-E-A-N smoke a Gold Flake provides—clean and smooth to the palate, no matter how many cigarettes you smoke.

All along, you have taken these things for granted in Gold Flake, because of their English quality. And you were right to do so! Traditional, time-tested and perfected English methods in cigarette making, plus "cream of the crop" tobaccos, do mean a better smoke, every time.

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CORK TIP OR PLAIN
CIGARETTES

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—55 cents



● ANNA LEE—whose fan mail probably bears more crests than any other British stage or screen star—is the complete answer to romantic yearnings "when a young man's fancy lightly turns to thoughts of love!"

You last saw her in "The Passing of the Third Floor Back." Her next Gaumont British Picture will be "King Solomon's Mines," from the thrilling classic by Rider Haggard, in which Paul Robeson, famous negro singer, will star. Be sure to watch your local theatre for "King Solomon's Mines."

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London

A shilling in London—a quarter here

good, thrilling stuff before lunch.

Now, five years after his death, he goes on being remarkable. When he died with such dramatic suddenness in Hollywood in February, 1932, everyone expected that he would leave a considerable fortune. He really left debts of over £120,000, in itself a fairly remarkable achievement for a man who had been making about £60,000 a year!

His family got almost nothing, and his creditors didn't expect to get much. But already his creditors have all been paid off—the smaller ones

in full, and his estate is on a profit earning basis. More than £60,000 has been received from his novels, plays, and film-rights. And they are still coming. Only last week they received his play, "The Squasher," at the Strand Theatre, and it shows every promise of having a long and successful run, as did "The Prince of Wales."

One of the things high-brow critics are fond of saying about low-brow authors is that their work is a very limited one. "While they live, they live in shadow, but when they die, they're dead all over," as the familiar

single puts it. But look at Wallace! He was a frank and hearty low-brow. He never claimed to be anything else—and never really wanted to be anything else. But his best stories seem to be going almost as strong to-day as when they were written. It only shows that when you once start a really good yarn, and Wallace's best were really good of their kind—it takes an awful lot to stop them. It is probably a very sad reflection on high-brows, but a very heartening one for almost everybody else.

SATURDAY NIGHT

SECTION III

BUSINESS

FINANCE

GOLD & DROSS

INSURANCE

THE MARKET

Safety for
the Investor

TORONTO, CANADA, APRIL 3, 1937

P. M. Richards,
Financial Editor

WHAT IS LABOR TRYING TO DO IN THE U. S.?

"A Revolution With Some of the Characteristics of an Insurrection"—Behind It Are Forces Never Before Present in a Major Labor War—Public Opposition



BY G. MCFARLANE LAMONT



A CASE FOR REARMAMENT

U. S. HOME FINANCE PROBLEMS

No Less Than Four Billion Dollars Has Been Used in Emergency Efforts Toward Recovery in Construction

BY JOHN APPLETON

ONE in every six mortgages under the Home Owners Loan Corporation (U.S.) Plan will be subject to foreclosure proceedings by June 30, 1938, according to evidence submitted before the Senate Committee on appropriations recently. Since the Corporation was instituted in 1933 it has made 1,022,000 mortgage loans to home owners. Already 70,000 foreclosure proceedings have been authorized, leaving 90,000 more to be initiated within the next seventeen months.

These are but some of the significant facts which abounded in the evidence of John H. Fahey, chairman of the Federal Reserve Board, a body which has a somewhat similar relation to mortgage banking that the Federal Reserve Board has to commercial banking. Mr. Fahey personally has no mean reputation, as to administrative capacity, in the mortgage world that which embraces the chief executives familiar with the business of financing homes in a private as well as a public way.

The facts, as set out on the authority of Mr. Fahey, may well serve to bring to the attention of Canadian citizens who very generally, and justifiably so, are anxious to adopt some means of generating greater activity in the construction industry throughout the Dominion. As an example of emergency effort backed generously by the government of the United States, the operations of the H.O.L.C. might profitably be scrutinized before advising or approving any such plan for Canada. As it had its origin and trial in the United States, it is of value to have before us the opinions of mortgage authorities of that country as to its effects there, as well as their opinions of their government's entering so extensively into their particular field of activity.

Unhesitatingly orthodox mortgage men in the United States give approval to the early plans of the Roosevelt government in its attempts to rescue wobbly mortgagors from disaster. A. L. McLean, president of the Mortgage Bankers Association of America (this does not for our purpose include Canada) recently stated that of all the different government agencies and bureaus created during the last several years to aid in "dispelling the depression, none has been more efficiently managed and accomplished as much good as the Home Owners Loan Corporation. Beginning operations at almost the depth of the depression, it restored confidence to a demoralized real estate market. To June 30 of this year (1936) 27,651 foreclosures had been authorized; 5,557 properties had been conveyed voluntarily by mortgagors; and 1,564 foreclosures had been completed with acquisition of all properties—a total of 33,772. And this is only the beginning." Mr. Fahey's later estimate of the extent of foreclosures bear out fully the apprehensions of Mr. McLean.

BUT the H.O.L.C. is only one of the departments of federal activity in U.S. home financing. Its operations are soon to cease except as to liquidation proceedings. Another, the Federal Housing Administration, is creating concern in the orthodox private lending camps. The executive vice-president of the association of building societies in U.S. says this administration was intended to reform mortgage lending and establish control over policies and interest

rates. Another feature, and one which building society officials do not like, is to provide "a stable mortgage investment for the banking interests of the country." Mr. Morton Bodfish, the executive vice-president of the United States Building and Loan League, in October last pointed out:

"It is generally understood that the F.H.A. plan is designed particularly for commercial banks. They have been invited and urged to make long-term mortgages and are making them in substantial numbers. Commercial banks can obtain money on these mortgages at Reserve Banks, a rather startling departure in central banking procedure. Commercial banks in many communities can 'buy money from the public at a cost of from nothing to 2 per cent, while our thrift institutions must pay 4 to 4½ per cent. Therefore we should ask ourselves if we should support the development of a mortgage system which can put the commercial bank into the savings and loan field on a dollar and cents basis that can demolish the building and loan."

The foregoing indicates a remarkable change since 1932 in the attitude of the Federal government in the United States towards home financing and particularly towards that type which carried on, in almost every locality there, the business of home financing in the form of building and loan associations. These have been, and worthily so, regarded as a highly desirable form of local thrift institution. The high rates of interest they paid to depositors or shareholders was made possible by the high rates, or rather cost of loans made to borrowers. By their system of propaganda, and local contact with members, by periodic meetings, somewhat of the traditions of the British building society was maintained.

As a matter of fact, building society loans always were more costly to borrowers in the United States than loans available from private sources. Possibly an aid to their securing loans was liberality as to the amount loaned, but this was partially safeguarded by

(Continued on Page 25)

THE gigantic labor struggle now going on in the United States of America, with its present chief focus at Detroit, is something far more than the usual series of strikes for more pay and better working conditions characteristic of all business revivals. It is a revolution with some of the characteristics of an insurrection. Behind it are forces and methods never before present in a major labor war.

The main forces are partly fundamental and permanent, partly political and temporary. The methods are the product of foreign modes of thought and almost entirely alien to the U.S.A., which still remains the most intensely individualistic nation in the world.

The most potent force of all is the post-war concept common to the whole western world that society is responsible for the welfare of the individual. Of course this concept is old, but its application is new in the sense that now it is a social axiom that, no matter what may happen, every man, woman and child in the state must be fed, clothed, housed and warmed.

No one dares publicly challenge this axiom—no one can challenge it successfully. A denial of this principle would rouse more horror and indignation among us today, than all the massacres of Spain, Ethiopia, the Russian revolution and the Great War.

This new right of man has had and will have more influence on our political, social and economic structure than any other force in modern life. It will transform state constitutions, government functions, labor relations, social relations, and the extent and method of taxation.

IN THE labor struggles of the U.S.A. it wields a secondary and perhaps temporary influence, by its extension even to those who are without means of livelihood by their own act. Strikers immediately become eligible for "relief." Thus the state finances the strikers' war, giving labor a new and powerful weapon provided in part by its recognized enemy, the employer, and in part by its unconscious enemy, the consumer.

The second great force to be reckoned with is Franklin Delano Roosevelt, President of the United States of America. The various opinions about this man range the entire gamut of the English language, requiring for their expression all the known words of execration and praise and a few that have to be invented. To one he is the "savior of his country," to another he is a paranoiac who aims at dictatorship. We are not concerned with these opinions, but solely with the belief that, whether he attains or falls short of his objectives, he will not leave the U.S.A. as he found it. He is a man of great political experience and astuteness. He is definitely hostile to big business and the money power. He is definitely friendly to and linked up with the labor program represented by John L. Lewis to whom he is under a substantial obligation. He has not abated one iota of his "new deal" program. He has shifted his ground but not his aim. When he meets with powerful opposition he goes on a fishing trip and comes back with a changed strategy but with his purpose unchanged. For him there are no "rules of the game" except his own private rules. His great capacity for friendship has a practical turn—he can shelve, without always losing, those whose usefulness is outworn and just as readily bind to himself those who can serve his immediate purpose. He can be utterly illogical and get away with it. Witness his fight to "reform" the Supreme Court into a constitution-moulding body on the ground that it is now exceeding its functions by moulding the constitution.

ABOVE all, Roosevelt is one of the greatest radio personalities of modern times. And here let us remark that radio is not merely a new means of entertainment or a new advertising medium. It is the greatest political instrument the world has ever known. By means of radio, a sufficiently powerful "voice" can sway a hundred and thirty million people as effectively as the village orator swayed his small community in the early days of the republic. As a weapon of one-man power it is far more immediately potent than the press, which speaks in cold print and in many voices. Radio carries one voice to the whole

(Continued on Page 23)

BUSINESS AND MARKET FORECAST

BY HARUSPEX

THE PRIMARY OR LONG TERM TREND which has been consistently upward for over four years shows as yet no change and there has been nothing of any significance in the market which would indicate a reversal of this movement.

THE INTERMEDIATE OR SHORT TERM TREND of stock prices reached a peak as follows: March 10 Industrials 194.40, March 17 Rails 64.46. Since then we have been witnessing a market recession. A burst of selling developed on Monday, March 22, which carried the averages down to Industrials 179.82, Rails 60.18, following which the market has registered strength. So far, therefore, the averages have displayed the normal pattern incident to a technical break preceding vigorous advance. They have dipped to under their peaks of last year and have met support at the most logical time point in a turnabout to the upside, namely, the 21st to the 23rd.

MARKET PROBABILITIES. If a bullish pattern is to be observed from this point on, however, the market, as measured by the Dow-Jones railroad and industrial averages, should not decisively violate the support levels of March 22. While a return by one or both averages over the week ahead to Monday's lows is permissible, such weakness need not be regarded as other than secondary testing of bottom points unless both averages close decisively under the low points of March 22. If these low points are decisively violated, particularly with volume, price unsettlement of a substantial nature would be suggested. Speculators operating on margin should retreat to a 100% cash position and investors should sell all stocks of a volatile price. (Continued on Page 26)

THOUGH the pace of business has been advancing at a rapid rate for some time past, the business and financial world has two major worries, one the fear that a run-away rise in prices is developing, the other that the very serious labor disturbances in the United States, with their political implications, will not only slow down, perhaps even halt, the present recovery, but that they may destroy business confidence in the future to such a degree that recovery, once checked, may be difficult to get in motion again. There is uneasiness, too, regarding the part that armament buying is playing in the current business activity, with the stimulus it gives to inflation and the possibility that it may cease even more suddenly than it began. And, behind it all, there is a good deal of apprehensiveness over the quite evidently increasing trend toward government interference with business operations. This trend is steadily becoming more marked in Canada.

SO BUSINESS has plenty to worry about. And it is worrying. But it is also feeling quite joyful over the current rate of business activity, both in Canada and the United States. The advance may be by no means altogether healthy, but it is quite definitely an advance. Dominion Bureau of Statistics figures for the week ending March 20, compared with those of a year earlier, show Canadian bank clearances up 19.5 per cent, wholesale prices up 48 per cent, an advance without precedent in the past fifteen years, and other gains all along the line. Carloadings in the first ten weeks of 1937, reports the Bureau, were 13 per cent above those for the same period of 1936. Production of electric power is continually making new high records. Employment in Canada was the highest in the quarter just ended, for any year except 1929 and 1930. And looking to the future, Canadian business is cheered by the new 1938 price of \$50 a ton for newsprint, comparing with a present \$42.50 and by the rise in wheat prices, even though Canada will not have much wheat for sale until another crop is in. U.S. business activity is holding up remarkably well, too, despite the setbacks caused by strikes. In fact, industrial production there reached a new recovery high in the quarter just ended and activity is reported to be close to pre-depression levels.

BUSINESS would be happy indeed if there were nothing beyond the current level of business activity to think about. Unfortunately there is plenty, as already indicated. The big headache is the labor situation, and the pain is particularly due to realization of the fact that the current labor movement is not merely a symptom of recovery but rather a "definite and powerful trend towards a major change in employer-employee relationships," to quote

Standard Statistics. The latter says it is obvious that the CIO's main objective is the establishment of a single union embracing all important industries, and that there is nothing in sight at present to indicate that this objective will not be attained. There is already talk that John L. Lewis will be the next president of the United States. But whether or not Lewis attains the White House business has plenty of reason to be scared, if labor is going to reach the position where it can dictate to government. Obviously this sort of atmosphere, if allowed to persist, is anything but conducive to continued business progress.

HOWEVER, government in the U.S. may be about to use a stronger hand in regard to the sit-down strike, the CIO's so potent weapon. The Whaley-Eaton (Washington) Service says that Congressmen have been swamped with protests against the do-nothing attitude of the executive authorities, also that "there is a growing belief in Congress that the Administration has been fostering indiscipline throughout the social and economic realm, that the resulting demoralization has become a national menace and that the situation calls for a cessation of experimentation and the definite assertion of authority." If so, we may soon see some action that will clear the air.

WE now meaning this column have several times stated our belief that those who are looking for another rise in the price of gold are doomed to be disappointed; that the pressure of current economic trends is rather in the opposite direction. The Whaley-Eaton Service, discussing the subject, says that while "it has been agreed that there is no reason to change the gold price now, there are developments that could quickly change this view." It says that there may still be as much as \$2 billions of gold in hoarding, which might be turned in to the U.S. Treasury; also that gold production is feverish throughout the world. "As that gold comes to the United States, it is paid for with actual American wealth—commodities, ownership of properties, etc." We may wake up to find that foreigners own all the things and we have merely the metal. In that case, it might take millions in gold to buy a few bushels of wheat." Whaley-Eaton says its own opinion is that "decisive action" in the gold area will be taken by the U.S. government if the inflow of gold continues unabated for a considerably longer period.

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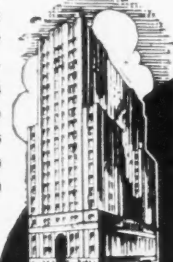


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GOLD & DROSS

It is recommended that answers to inquiries in this de-
partment be read in conjunction with the Business and
Market Forecast appearing on the first page of this section.

NATIONAL BREWERIES

Editor, Gold & Dross:

My list of common stock holdings is a pretty con-
servative one and on it is a fair amount of common stock
of National Breweries. I believe that you have generally
spoken very favorably of this stock, but I now notice that
their report for last year shows a drop in income. Do you
attach any special significance to this? In short, should
it be interpreted as a danger signal and should a holder
sell now? Do you think the dividend is safe? I will
appreciate your comments.

J. K. S., Winnipeg, Man.

I think that a holder of National Breweries com-
mon would be unwise to dispose of this excellent
investment security merely because 1936 earnings
showed a moderate drop. As to the dividend, I
remarked at the time when this was established at the
\$2 rate that the directors would not have fixed the
new level without the fullest confidence in its main-
tenance. I see no reason to change this opinion now.
Not only should adequate earnings coverage be
maintained, but shareholders should not lose sight of
the company's very strong financial position.

National Breweries 1936 net declined to \$1,-
774,015 as against \$1,971,962 in the previous year
and per share on the common was \$2.18 as against
\$2.46. In 1934 per share was \$1.95; in 1933, \$1.63;
in 1932, \$1.62; in 1931, \$1.73, and in 1930, \$2.41.
All business indices point to at least continuation of
the general business levels of the past two years and
recent trends have served to increase very consider-
ably the purchasing power of the majority of beer
consumers. There is every prospect, therefore, for
the continuance of high sales volume; the adverse
factors are higher taxation and higher material costs
(these were the cause of the 1936 decline), since there
does not appear to be any immediate prospect of
increasing prices to the consumer. With its highly
efficient plants, however, National Breweries occupies
a splendid competitive position. It dominates the
Quebec market, it appears to be already firmly en-
trenched in Ontario and it has been extending its
sales appreciably both into the Maritimes and into
Western Canada.

Last year witnessed a strengthening of the com-
pany's already very strong financial position. The
balance sheet shows total current assets of \$6,744,671,
including cash of \$470,114, marketable securities of
\$2,776,801 and call and time loans of \$700,000 against
total current liabilities of \$982,441. Net working
capital at \$5,762,230 is up from the figure of \$5,-
240,971 reported at the end of 1935. The temporary
decline in earnings experienced in 1936 does not, in
my opinion, serve to remove the common stock from
the investment classification. At current levels of 41
the yield is 4.8 per cent.

ALDERMAC

Editor, Gold & Dross:

I own a small block of shares in Aldermac Copper
and would like to know what you think of the possi-
bilities, also to have some information about current
developments at the property.

E. J. P., Three Rivers, Que.

Aldermac Copper Corporation shares, in my
opinion, offer attractive speculative possibilities, and
do not appear to have discounted the future outlook
as much as some of the other base metal issues. The
mill is now operating at a rate of about 270 tons
daily and preparations to increase it to 1,000 tons
are being rushed. In fact, it is expected the in-
creased tonnage will be in effect before July, as
originally planned. Shaft sinking to a depth of 1,625
feet is now in progress and diamond drilling is pro-
ceeding to determine the picture of ore conditions in
the block of ground between 500 and 1,125 feet,
which has had very little exploration to date. This
work has already given results which are expected to
largely increase the potential ore resources. A
flat drill hole from the 925-foot level has intersected
two sections of ore totalling about 167 feet and
carrying good copper values.

Aldermac's prospects are principally in the pro-
duction of copper and sulphur. After years of in-
tensive investigation and study, the company is pre-
paring to produce sulphur, under exclusive Canadian
rights, except for Alberta and British Columbia.
Contracts are held for sale of 100 tons sulphur daily
for the next ten years and of the entire output of
sulphur concentrates. Copper concentrates are now
being shipped, and iron pyrite, containing sulphur,
is being stock piled. A test mill is now in operation
at Niagara Falls with satisfactory results. The iron
pyrite will be available when a commercial-sized
plant is erected at the property, unless the manage-
ment decides to accept offers to sell the material as
it stands. The recent further upturn in the price of
the red metal has tended to considerably improve the
picture at Aldermac.

AN INVESTOR'S MINING LIST

Editor, Gold & Dross:

I am enclosing a list of my mining holdings, and
would like to have your opinion of them.

G. N., Vancouver, B.C.

As you will have gathered from repeated refer-
ences in this paper, the outlook for the future price
of gold is rather uncertain. While no early action
in this respect seems likely, it is conceivable that
the U. S. government might lower the price of gold
eventually. And even with a stationary price, the
gold mining companies are in a less advantageous
position than they were, as the cost of production
is rising with higher costs for materials and labor.
It might be wise, therefore, not to hold too large a
proportion of gold stocks.

Individually, all the companies in your list hold
promise.

International Nickel reported an all-time produc-
tion record during 1936 and a net profit that was
over \$10,000,000 above 1935. As regards Consoli-
dated Mining and Smelting, it is estimated that
profits of as much as \$10 per share could be made
this year providing the present levels for base metals
prevail around the year's average.

O'Brien Gold Mines is down somewhat from what
you paid for it. This company's mill has been stepped
up to 150 tons daily and news of lateral develop-
ments on some of the four new levels should soon

be received. Additional favorable news from Macassa
Mines should soon reach shareholders in connection
with developments at the three new levels below
3,000 feet. Ore lengths have been materially in-
creased over those given in the annual report. At
Central Patricia the No. 2 (Springer) shaft is down
400 feet. Production earnings and net working
capital were all higher in 1936. Bralorne Mines re-
cently encountered a new showing at the tenth level,
but whether this is a new vein or the faulted section
of the Ida May vein, cannot be determined until
more work is done. It is anticipated that the re-
cently increased rate in the dividend to 80 cents a
share per annum can be maintained as a result of
the improvement minewise during recent months.

Thompson Cadillac, which is the youngest of the
producers you hold, is now stated to be in excellent
shape to increase output. Preparations are under-
way to install a secondary crusher, and milling capac-
ity is expected to be in excess of 100 tons per day
when this is completed. Siscoe Gold Mines reported
an excellent year in 1936, with tonnage at a record,
and production at a new high. Last year's produc-
tion was valued at approximately \$2,428,400 as com-
pared with \$2,191,700 in 1935. Premier Gold Min-
ing Company, which is controlled by American
Smelting and Refining Company and other American
interests, late last year joined with Toburn Gold
Mines and the American Smelting and Refining Com-
pany, in the purchase of a block of shares of Conti-
nental Kirkland Mines Limited, and took an option
on the remaining treasury shares. This property
adjoins Toburn Gold Mines on the east.

CANADA BUD

Editor, Gold & Dross:

Would you be good enough to give me some recent
information on Canada Bud Breweries? I own some
of this stock and for some time I have been wondering
if I should keep it. The amount isn't very large in
relation to my total investments and I understand that
the company has been coming on well. The dividend
payments have been most satisfactory recently. Thanks
for your help.

S. T. P., Brampton, Ont.

I think that you would be warranted in retaining
your Canada Bud. This company, which is one of
the most successful of the "independents" in the
highly competitive field of Ontario Brewing, has ap-
parently been able to consolidate its position satis-
factorily and would seem to be assured of a profitable
proportion of the market. Last year Canada Bud's
sales showed an encouraging rise and 85 per cent.
of its business is in the more profitable beer trade.
While the brewing business is not only subject to
extremely high taxation and to the possibilities of
sales fluctuation due to changing Government regula-
tions, I see no reason for any major upset and I
think the general outlook is largely favorable.

Last year Canada Bud's net income rose to \$168,-
546 as against \$136,044 in 1935, or the equivalent of
\$1.12 per share as against 91 cents. In 1934 earn-
ings had been 68 cents a share; in 1933, 50 cents;
in 1932, \$1.06, and in 1931, \$1.57. All figures per
share are based on the company's capital stock of
150,000 shares of no par value outstanding. Last
year dividend distribution totalled 80 cents, two
payments of 40 cents each having been made in July
and in December. In 1935, 50 cents was paid; no
distribution in 1934; 70 cents in 1933 and \$1 in
1930-1932. The company's last balance sheet showed
total current assets of \$573,886, including cash of
\$100,505, against total current liabilities of \$203,129.
Net working capital was \$370,757 as against \$303,-
185 at the close of the previous year. The year 1936
saw an increase in surplus, after all deductions, of
\$45,856, bringing profit and loss surplus to \$327,464.

I consider it probable that Canada Bud, having
regard to last year's margin of earnings over dis-
tribution and to its satisfactory financial position,
should be able to maintain distribution at at least
the 1936 levels. Any further earnings rise should
be reflected in additional dividends, a probability
strengthened by steadily increasing consumer
capacity.

FORD OF CANADA

Editor, Gold & Dross:

I have never owned any stock of Ford of Canada
although I have a fairly well diversified list of common
stocks. I have been a little troubled over the irregularity
of dividend payments on Ford but I understand that this
point has now been cleared up. I would appreciate your
opinion on the wisdom of purchasing some of the "A"
stock at the market and I would be grateful for any back-
ground information as to earnings, etc., together with
your views on the outlook.

D. S. P., Winnipeg, Man.

I think that Ford "A" can now be placed in the
investment classification and I consider it a reason-
able buy for holding at current levels of 26. The
yield is 3.84 per cent, the stock having now been
placed on a regular dividend basis of \$1 annually, and
I consider the payment of extras to be quite probable,
considering the company's strong financial position
and the wide margin by which earnings have been
exceeding disbursements. The splendid showing
made by the company in 1936 exceeded expectations
and I would not be at all surprised to see appreciation

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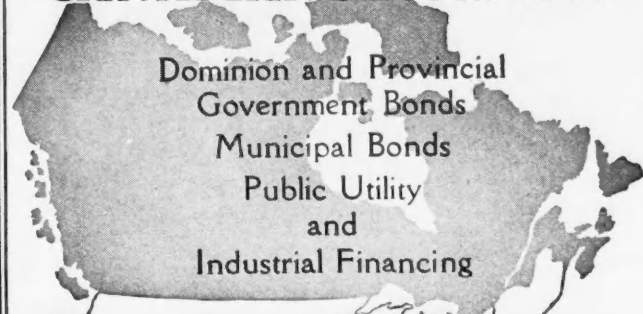
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The Ordinary Stock Transfer Books will be closed in Montreal, New York and London at 3 p.m. on Tuesday, the thirteenth day of April. The Preference Stock Books will be closed in London at the same time.
All books will be re-opened on Thursday, the sixteenth day of May.
By order of the Board,
F. BRAMLEY, Secretary.
Montreal, March 3, 1937.

MINES BY J. A. M'RAE

CONSUMPTION of base metals appears to have reached the highest rate in the history of the world. Producers in many cases are themselves not aware of the magnitude of metal consumption.

While output of copper, lead, zinc and other metals is rising to high peaks in an effort to keep pace with demand, yet this does not convey to the minds of mining men the full extent of the demand. While the mines are themselves the chief source of supply, yet an enormous quantity of metal, far exceeding the general conception, is being secured from the scrap heaps.

All across America there is a stream of heavily laden trucks moving along the highways with their cargo of metal. Old "boneyards," where the wreckage or remains of old motor cars and other things of metal construction have been dumped for years, are being gone over. Truck loads, train loads, and ship loads of this material are on the move.

Closely observers who have studied this source of metal supply and the extent of salvage operations so far under way, are of the opinion that the greater bulk of this material will become exhausted later in the current year, and by that time the full call for these base metals will then fall with greater force upon the mines themselves. Still higher quotations for base metals are then expected to develop.

International Nickel Mines, with current assets of \$79,000,000, and yielding net profits of well over \$3,000,000 every 30 days, now ranks among the leading corporations in the world. The outlook for 1937 is that close to 5,000,000 tons of ore will be treated this year. A study of records show profits of around \$9 per ton, which suggests an aggregate this year of around \$10,000,000. At this rate of operation, the estimated ore reserve of 205,000,000 tons is good for at least 40 years. As demand for nickel, copper and platinum increases, the company is quick to expand facilities to meet the demand.

Beattie Gold Mines treated 551,000 tons of ore during 1936 and realized a net profit of \$525,000. The ore grades slightly under \$5 per ton, and costs are a little less than \$4 per ton. A roasting plant is being installed at a cost of \$600,000 and this is expected to add nearly \$500,000 a year to gross recovery as compared with records for 1936.

Manitoba and Eastern appears to have come close to developing a mine near Temagami, but grade and volume has fallen short of the necessary level on which operations may be carried on profitably, according to officials. Work has been suspended.

Skookum Gold is completing installation of mining plant and will soon turn on the power with which to extend operations to 250 ft. in depth.

Pickle Crow disclosed values of \$28 per ton across 37 inches at the 900 ft. level, and with somewhat higher values across narrower sections. The crosscut is approaching the vein at the 1050 ft. level where pilot work by diamond drilling indicated greater (Continued on Page 26)

GOLD & DROSS

for the "A" stock, given a continuance of satisfactory market conditions.

Last year Ford of Canada earned the equivalent of \$2.02 per share, the best showing since 1929 in which year \$3.15 was earned. In 1935 the figure was \$1.17 and the record of the intervening years was: 1934, \$1.13; 1933, a deficit of 37 cents; 1932, a deficit of \$3.14; 1931, a deficit of 83 cents, and 1930, \$1.90. This erratic record was not due entirely to depression conditions but to radical model changes during the period, necessitating very expensive re-tooling of plants. I do not anticipate such fluctuations of earnings power in the future; Ford's policy of steady experimentation now keeps it fully abreast of all automotive developments and its securing of patents for a rear-engined motor car may be indicative of important future trends. Dividend disbursements during the period covered above have been: 1930, \$2.10; 1931, 60 cents; 1932, nothing; 1933, \$1; 1934, \$1.25; 1935, 50 cents, and 1936, \$1. Here, too, I think that the future will see more stability, and additional payments will likely take the form of extras rather than a raising of the basic rate.

Space does not permit of analysis of the company's very strong financial position but I might point out that earned surplus at the close of last year totalled \$18,825,807. A remarkable feature of the 1936 showing was that despite lower unit sales and lower gross, net was sharply up, due to the achievement of operating economies. These are likely to be still further increased in the future due chiefly to the 1937 program of plant expansion and modernization, calling for the expenditure of \$5,000,000 and which I dealt with extensively earlier this year.

No discussion of any automotive security would be complete without consideration of the current labor situation. There is no doubt but that the Ford company is included as an eventual target by Mr. Lewis and his C.I.O. but I consider it entirely probable that the assault on General Motors and Chrysler will lead to the formulation of some basic labor policy in which Ford might join (despite its widely-known opposition to labor organizations) without the actuality of a production tie-up. Again, we are considering the Canadian company and Governments in this country have made it perfectly plain that there will be no toleration of the tactics which have caused such an upset to U.S. industry. For Ford of Canada, both in the domestic and in its very important export field, I look for smooth sailing and profitable experiences in the years immediately ahead.

POTPOURRI

L. R. Midland, Ont. I think that the 5 1/2 per cent ten-year notes of the DONNACONA PAPER COMPANY LIMITED would prove a satisfactory investment for you. These notes rank junior to the company's new first mortgage bonds issued under the reorganization, but I think they are amply secured and I think that earnings both at present and in prospect offer adequate coverage of interest requirements. The company's estimate for the year 1937 shows an income balance, after depreciation and depletion of \$200,000, of \$558,000 as against the combined annual interest requirements of the first mortgage bonds and the 5 1/2 per cent notes of \$337,530. This is equivalent to 1.65 times such maximum combined annual interest requirements. Donnacona is at the present time engaged in an extensive program of addition and betterment which is estimated will effect substantial savings and which should be completed by the first of July, 1937. In addition the general picture is more favorable than it has been for a number of years.

B. M. London, Ont. Interesting gold values have been encountered by PORCUPINE TRIUMPH GOLD MINES in diamond drilling and a shaft is now being put down to develop this section. It remains, however, for underground work to indicate the possibilities of the property, but it is officially stated that diamond drilling has established a vein shearing length of 650 feet to a maximum vertical depth of 500 feet and there is still about 1,400 feet of this mineralized zone yet to be explored.

M. S. Vancouver, B.C. I am inclined to think that STEEL OF CANADA company might possibly fill the bill for you. Current prospects are for greatly increased earnings, the company is in a strong financial position, and the "equalization" payments on the common amounting to \$8 per share are still to be made up.

F. J. P. Nelson, B.C. LEITCH GOLD MINES recovered gold worth \$18,500 in the second half of February and March output is expected to be between \$35,000 and \$40,000. Millheads for the second half of the month averaged around \$24.50. A substantial profit is being made as operating costs run about \$22,000 monthly. The company reports some 17,000 tons of ore indicated. On the fifth level of the mine the No. 1 vein has shown a drift length of 200 feet averaging over \$29 across 18 inches. The drift on the No. 2 vein at this horizon is just getting into ore. The property has about 1,200 feet of unexplored ground to the west boundary.

H. V. Halifax, N.S. I would suggest that you retain your ST. LAWRENCE CORPORATION "A" preferred. This is, as you know, a holding company owning common stock of Brompton Pulp & Paper, St. Lawrence Paper Mills and Lake St. John Power & Paper. These operating units have in various degrees been showing encouraging im-

provement during the past year and the newsprint picture generally is brighter than it has been for some time. Dividends do not appear to be in near term prospect, but it seems quite probable that there may be some further appreciation. Readjustment of the book value of St. Lawrence Corporation's own investments should serve to simplify the picture without any way adversely affecting the position of shareholders.

W. L. M. Brockville, Ont. The decline in the price of LAKE ROSE shares is due to the fact that a depth exploration so far has been disappointing. I understand some work is still proceeding but if results of this do not give any further encouragement the operation will likely be closed down. It is questionable if you can dispose of the shares at the present time, as there is no bid for the stock.

W. J. Nicholson, Ont. FABYAN PETROLEUMS LIMITED is, to the best of my knowledge, out of existence.

C. A. Zephyr, Ont. As YPRES CADILLAC MINES property, which consists of a group of claims in Cadillac township, is still in the prospect stage I am unable to give you any opinion as to its merit. The geology is said to be favorable but I have not heard of any discoveries on the holdings. A diamond drilling campaign has commenced.

K. S. Wellesley, Ont. Stock of OLDTIME DISTILLERS is listed on New York curb and is currently quoted at 5 per share. Distribution of this stock is being made by Canadian Industrial Alcohol on the basis of one share of Oldtime for each five shares of Canadian Industrial Alcohol held. The date of record for such distribution was February 1.

J. G. Ingersoll, Ont. If DENISON NICKEL MINES was "a safe buy" it could not be purchased at the present price. In buying most of the low priced mining stocks, somewhat of a risk is involved. A large low grade nickel-copper body carrying appreciable values in precious metals has been indicated in diamond drilling at this property. A mining plant has been installed and sinking of a shaft under power has commenced. It is the hope of the management that development underground will show a better grade of ore.

B. C. Montreal, Que. In the year ended July 31, 1936, WESTERN GRAIN CO. LTD. reported a net deficit of \$34,493, or the equivalent of a deficit of \$1.82 per share on the preferred. In 1935, deficit was \$60,000; in 1934, \$24,000, and in 1933, \$151,195. No dividends have been paid on the preferred stock since April 2, 1931, and as of October 2, 1936, arrearages amounted to \$35.70 a share. In my opinion the prospects for the company are currently brighter than for some time, but a great deal will depend, of course, on Western crop conditions. Prices appear to be satisfactory, and given good sized crops, earnings for this, as for other grain companies in the West, should materially improve.

D. G. M. Halifax, N.S. The RANDALL MINE, which is under operation near Fisher, Quebec, by Mines Development Corporation, has had a mill running for some time with results which are officially described as satisfactory. The shaft is to be deepened 200 feet to 525 feet and it is stated that the value of indicated ore is in excess of \$2,500,000.

G. M. Kitchener, Ont. WINNIPEG ELECTRIC series "A" general mortgage bonds of 1955 are currently quoted at 7 1/2. 1936 figures are not yet available, but the company's earnings have been showing a steady upward trend. In the year ended December 31, 1935, interest requirements were earned 1.29 times, and I understand that this figure will be considerably improved in 1936. I think there is no doubt as to the company's ability to fully cover interest requirements on this issue, the yield is attractive at current levels, and I think it quite possible that further appreciation may occur.

S. H. W. Kitchener, Ont. MacLEOD-COCKSHUTT GOLD MINES is today actively opening up the ore picture at depth and it is reported that underground development to date seems to bear out the drilling indications which showed an ore length of nearly 1,200 feet at the first level and about 700 feet of ore has already been opened up. The fact that the grade of ore on the first level is not as high as suggested by the drilling, has undoubtedly been a factor in the recent weakness in the price of the shares. Second level drifting, however, showed a length of about 140 feet of ore of between \$10 and \$11 grade, over a width of about eight feet, which is above the grade on the first level, although the average width is not as much. While several hundred feet of exploration on the third level only showed low values, indications were that ore of commercial grade could be picked up.

L. R. Vancouver, B.C. S. STROOCK & COMPANY INC. is an American manufacturer of specialty fabrics, and has apparently enjoyed a good recovery from the depression. Earnings per share on the capital stock in the year ended December 31, 1936, amounted to \$2.32 per share as against \$2.16 in 1935, 24 cents in 1934, 58 cents in 1933 and a deficit of \$1.31 in 1932. The company is in a strong financial position, total current assets amounting to \$1,284,761, including cash of \$311,989 and marketable securities of \$233,475, against total current liabilities of only \$69,606. Dividend distribution in 1936 amounted to \$2.50 per share on the capital stock as against \$1 in 1935 and nothing in the years 1932 to 1934. The stock is listed on the New York Curb Exchange.

C. E. Arden, Sask. PIONEER GOLD MINES OF B.C. declared a dividend of ten cents a share, payable March 31, to shareholders of record March 1, which is a reduction from the 20 cent quarterly rate which has been in effect since October, 1934. In December, 1936, the directors made it clear that it was the intention to maintain the company's cash reserves. The operating profit for January, 1937, was approximately \$98,000 as compared with \$112,000 in December. Late last year it was officially stated that between the 14th and 23rd levels, there was approximately 300,000 tons of ore indicated which would average 40 ounces per ton. In addition, positive reserves above the 14th level at the end of September, were 207,000 tons, averaging 50 ounces, which indicated a total ore reserve of some 600,000 tons, with an average of 45 ounces.

N. J. Macdonald, College, P.Q. My most recent information on PENINSULAR PETROLEUMS LIMITED was that the company was without funds and dormant.

WHAT IS LABOR TRYING TO DO?

(Continued from Page 21)

nation with the emotional quality of the man in its tones. It also reaches those who cannot and those who do not read—the most ignorant, emotional and dangerous element among the people.

Roosevelt knows his radio power—and uses it with telling effect. In spite of the tremendous opposition which his Supreme Court proposals have evoked, even among his own followers, that would be a bold prophet who would predict that the President will not win his way in the end.

In the present labor struggle it is significant that this Roosevelt has broken his silence twice only; once to rebuke General Motors officials for their intransigent attitude; and again to ask them to break their determination not to negotiate with the strikers while the General Motors plants were held unlawfully and by force.

Next is the Welsh coal miner, John L. Lewis. He is shrewd, politically astute, magnetic, has prodigious physical stamina and capacity for work—has the gift of silence. Moreover, he is "a man of the times" part of the very movement, although his storm troops and methods are definitely red. He is simply a powerful and determined labor racketeer who seeks to carve out an empire for him-

self. If and when he succeeds, he will become moderately liberal as all great labor leaders have become. His great task will then be to control the forces he is using to gain his ends. His chief aim will be to keep the labor forces he will control moderately stabilized and union members paying their dues regularly. From the automobile industry and its contributors alone, completely unionized, the regular potential union dues would be about ten million dollars annually. And this would be merely a fraction of the total annual revenues of the C.I.O. unions should Lewis' full program be realized. Lewis would then become not only a political power more formidable than either of the two traditional political parties, but a great money power as well.

However there are many obstacles to the present realization of the Lewis program. Lewis may not be able to control his storm troops. He may become irksome and inconvenient to Franklin Delano Roosevelt—there are already symptoms of this. Public opinion may swing strongly against the C.I.O. strike methods. American individualism, which is by no means dead or dying, may reassert itself among the workmen and the public.

One more force remains to be outlined—the subversive element which is the main spearhead of the C.I.O. labor front and which Lewis and

his lieutenants are using ruthlessly and dangerously. I refer to the "reds" among the labor masses who are forcing these sit-down strikes, in most cases against the will of the majority. These shock troops, reinforced by a minority of sincere emotionalists who believe they are sacrificing themselves for a cause, have no desire to better the conditions of the worker. That is the last thing they do desire. Their desire and objective is the complete breakdown of the present economic system to make way for a communistic dictatorship. Being willing to use violence and even to kill to gain their ends, they are temporarily more powerful than the vast majority of their fellow-workmen who desire nothing more than to keep on working and earning.

Hitherto, this violent labor element has been powerless to cause much trouble in industry except where there have been powerful underlying grievances. Wherever there have been oppressive conditions of labor, this small group has taken the lead. In industries in which payrolls have been vulnerable, or working conditions bad, or employer-employee relations unsatisfactory, this disruptive element has been able to cause strikes. These strikes have often been carried to success and the red element has gained a prestige out of all proportion to its (Continued on Page 28)

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"QUARTERLY QUOTATIONS"

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HAM. UNITED THEATRES

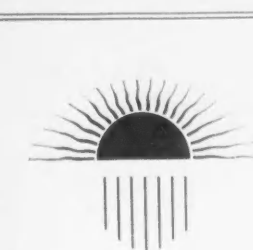
HAMILTON United Theatres Ltd. earned, in the 53 weeks ended Jan. 2, 1937, gross profits of \$77,392, as compared with \$70,133 in the preceding 52 weeks. After adding interest on bonds, call loans and bank deposits, and deducting provision for depreciation and income tax, net profit was \$53,496, as compared with \$47,690 in the preceding period. Dividends paid on the 7 per cent preferred stock were \$33,486, or 41 1/2 per cent. Arrears at the end of 1936 amounted to \$14,500 a share. The company began the year with an earned surplus of \$47,879 and carried forward into 1937 an earned surplus of \$67,365.

At the annual general and the special general shareholders' meeting in Toronto on April 3, shareholders will be asked to approve a by-law providing for the decrease in the authorized capital from \$2 millions to \$1,000,000.

Such decrease is to be effected by reducing the par value of 80,000 authorized common shares from \$25 a share to \$1 a share. There are outstanding at present \$1,200,000 of the \$25 par value common stock and \$787,000 of the 7 per cent preferred stock.


Another by-law is a companion one to the first and provides for the writing down of the item of goodwill, franchises, etc., from \$1,310,188 to \$157,708.

The company's working capital at the end of 1935 was \$87,459. Current assets of \$131,428 compare with \$104,098 a year earlier. The main increase was in the item of \$95,000 call loans, which did not appear a year earlier. Cash was down from \$63,607 to \$5,096. In the preceding year there had been Government bonds of \$34,706. None are shown in the new report, but the company has \$24,625 of Famous Players Canadian Corporation 4 1/2 per cent bonds due 1951. Current liabilities are lower.



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BERNARD S. SANDWELL, Editor

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Concerning Insurance

CLAIM COLLECTION

Important for Insured to Comply With Requirements as to Notice of Loss and Proof of Claim

BY GEORGE GILBERT

WHILE holders of insurance policies, as a rule, do not concern themselves very much about the wording of their contracts until they have a claim to collect under them, it would undoubtedly be to their advantage if they took the trouble beforehand to become acquainted with the terms and conditions of their policies, and with the requirements to be complied with in the event of a loss.

Under a policy of fire insurance, for example, when a loss occurs, any person who is entitled to make a claim under the policy must forthwith give notice in writing of the loss to the insurance company, and must deliver as soon thereafter as practicable a particular account of the loss, furnishing therewith a statutory declaration.

This statutory declaration must declare: (1) That the account is just and true; (2) Where and how the loss occurred, and if caused by fire, how the fire originated, so far as the declarant knows or believes; (3) That the loss did not occur through any wilful act or neglect of the person insured; (4) The amount of other insurances and names of other insurers; (5) All liens and incumbrances on the property insured; (6) The place where the property insured is located; (7) That the loss occurred within the time specified in the policy.

It is required and it is practicable, the declarant should produce books of account, warehouse receipts and stock lists, and faithfully inventory and other documents related by statutory declaration, and also furnish a copy of the written portion of any other policy.

ALTHOUGH the loss is payable to a third person, proof of loss must be made by the insured. It is provided, however, that in case of the absence of the insured, a person authorized to act for him may be made by the insured, and if the insured refuses to do so, he may be made by a person authorized to act for him.

Under the Insurance Acts of all the Provinces, except Quebec, in a case where there has been an insured loss, the insured must give notice of the loss to the insurance company, and a full and complete account of the loss, and if it is found that the insured has failed to do so, the insurance company may refuse to pay the loss, and the insured may be liable to pay the loss to the insurance company.

It is well for the insured to remember the statutory condition which provides that "if any person applying for insurance falsely describes the property to the prejudice of the insurer, or misrepresents or fraudulently omits to communicate any circumstance which is material to be known to the insurer in order to enable it to judge of the risk to be undertaken, the contract shall be void as to the property in respect of which the misrepresentation or omission is made." In a recent case, the Nova Scotia Supreme Court held that the fact that the insured had two previous fires is a material fact which should be known to the insurer, and a contract that it is not material is one that is not reasonable, just and fair.

PROGRESS OF PRUDENTIAL OF ENGLAND

FIGURES from the 88th annual report of the Prudential Assurance Company Limited of London, England, have been announced from the head office for Canada in Montreal by the managers for the Dominion. The figures, which are for the year ending December 31, 1936, show further substantial progress of the company, which is the largest insurance organization in the British Empire.

Converted at \$5.00 to the £, life sums assured in force amounted to \$4,958,870,025 compared with \$3,946,549,955 in 1935. New life sums assured written during 1936 were \$453,259,729, an increase of more than \$200,000,000 over the similar figure for 1935. Figures of special interest are those which show the life policyholders' share of the surplus for 1936 as \$33,279,439. For 1935 this figure was \$32,463,250. Payments to policyholders during the year were in excess of \$135,000,000. The total claims paid by the company now amount to more than \$2,575,000,000.

There is a marked increase in the total assets of the company which are now in excess of \$1,575,000,000. This compares with \$1,515,000,000 at the end of 1935. During 1936 the premium income of the company was \$186,459,921 and the total income \$264,488,876.

For 1937, the company is paying the same policyholders' dividends as in 1936. Fully participating policies of the Canadian class will receive a dividend of \$23 paid-up insurance per \$1,000 sum assured in the case of whole life policies, and \$29 paid-up insurance per \$1,000 sum assured in the case of endowment policies. Equivalent cash dividends may be taken instead, also on the same scale as last year.

The life branch of the Prudential of England, has been established in Canada for over six years, while the company has been established in this country for fire and casualty insurance for a number of years, and registered substantial progress in these classes of business during 1936.

NEW FIRE FILM

SOUNDING THE ALARM is the title of a new talking picture recently announced by the Ethna Life Assured Companies through their five affiliates, The Automobile Insurance Company and The Standard Fire Insurance Company. The film sets forth in vivid fashion the serious consequences which often result from false claims turned in by thoughtless or irresponsible persons.

Opening scenes demonstrate the correct methods of reporting a fire so that firemen may reach the scene of the blaze with a minimum loss of time. Later action shows what happens when a false alarm is received at fire headquarters. Fire trucks with sirens blaring, sweepers perilously on their way to the scene of a mythical fire, automobiles narrowly escape being wrecked in a mad scramble to escape the path of the huffing engines, while police officers engage in a wild and tragic chase with culprits who turn in the false alarm.

"Sounding the Alarm" sets a fast pace, but while it furnishes all the suspense of a typical fiction thriller, it is the lesson of fire insurance properly applied by those who see it, the picture can hardly fail to some degree at least, to reduce the annual fire toll of more than 8,000 lives and 250,000,000 or more dollars in property damage.

A recent survey made by the Ethna life group discloses that almost every city has on record a number of cases in which firemen have been killed or injured while responding to a false alarm. A report prepared by the fire department of Minneapolis indicates that more persons have been killed or injured in that city as a result of false alarms than from legitimate fire calls.

In addition to the menace against human life, false alarms involve a considerable expense, since each one reported costs from \$50 to \$550 each, according to official estimates. False alarms also are often responsible for taking equipment away from their stations at a time when they may be needed for answering a bona fide call. In many such cases, the fire has gotten beyond control while the firemen have been seeking a blaze that did not exist.

The survey further shows that false alarms often run as high as twenty per cent of the total number of alarms turned in. Approximately seventy-five per cent of the offenders responsible are children of school age. The remaining twenty-five per cent are chiefly intoxicated persons, unbalanced individuals or persons who bear a grudge against an official or former employer.

"Sounding the Alarm" will meet with nationwide appeal among school groups and organizations interested in fire prevention work. Fire Department officials, school departments and others who have viewed it believe that the new film will be of immense value in their educational program. This includes the following suggestions given by the National Fire Protection Association for checking the false alarm evil: 1. Posting of printed warnings on fire alarm boxes, listing penalties for turning in false alarms. 2. Prompt and adequate penalties imposed by the courts for offenders. 3. Special patrols on nights before holidays. 4. Adequate instructions to school children on the danger to firemen who must respond to false alarms. 5. Discouragement of idlers and hangers-on at fire stations. Such individuals are frequent offenders in giving malicious false alarms.

INSURANCE INQUIRIES

Editor, Concerning Insurance:

I shall be very pleased if you could advise me if the Economical Mutual Fire Insurance Company, Kitchener, Ont., is safe to insure with.

P. C. T. Carleton Place, Ont.

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It has a deposit with the Government of Ottawa of \$344,350 for the protection of policyholders and all claims are readily collectable. It is in a sound financial position, and safe to do business with.

At the end of 1936 its total assets were \$2,200,582.46, while its total liabilities, including reserves, amounted to \$376,466.35, showing a net surplus over all liabilities of \$1,814,116.11. In relation to the volume of business transacted, the financial position of the company is a very strong one.

Editor, Concerning Insurance:

Will you please give me your advice as to what type of policy and in what amount I should take out insurance. I am 21 years old, working, and feel capable of paying around \$150 per year. I wish a policy in which most of my dollar is treated as an investment, the smaller part to pay for life insurance.

M. G. J. Newswich, Ont.

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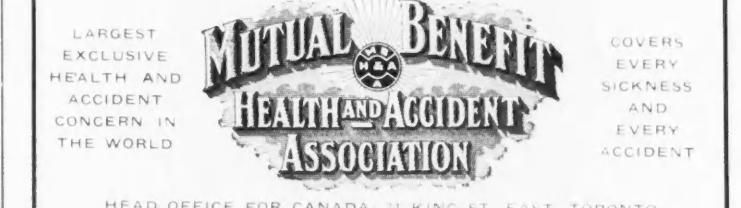
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That is, you would have life insurance protection to that extent during the premium-paying period, so that in the event of your death the full amount of the policy would become payable to your beneficiary or beneficiaries, while in case of your survival to age 60 or 65, as the case might be, the full amount of the policy would become payable to yourself, and could be converted into a monthly income for the rest of life, or could be utilized for any other purpose which would best meet your needs at that time.

Editor, Concerning Insurance:
Have been left card by a man representing "The Citizens' Mutual Benefit Association," of Windsor, Ont., selling funeral benefit insurance.

Will you kindly advise as to the reliability of the Association as I have never heard of it before.

Are they licensed in Canada? What information have you as to their financial standing?

Any information you can give will be appreciated.

W. S. S., Windsor, Ont.
Citizens' Mutual Benefit Association, Windsor, Ont., was incorporated February 6, 1933, under the Ontario Insurance Act as a mutual benefit society. At the end of 1934 its total assets were \$449,277, of which \$435 consisted of real estate and \$14,277 of cash on hand and in bank. At the end of 1935 its total assets were \$1,270,622, consisting of cash on hand and in bank. Its total income in that year was \$380, and its membership numbered 80. Its total expenditure was \$121,855, all for expenses of management, nothing being disbursed for funeral or other benefits, according to Government figures.

At the end of 1936 its total assets were \$834,777, with nothing shown in the way of liabilities. Its income in that year was \$220, and its expenditure \$75, all for expenses of management. I would not advise joining this concern for the purpose of securing funeral benefits. Mutual benefit associations are limited by law to the provision of funeral benefits not in excess of \$250, and are not required to operate on an actuarial basis. Their ability to pay these benefits depends upon their ability to collect assessments from their members, as there is no actuarial reserve being accumulated to take care of future claims.

Editor, Concerning Insurance:
As a subscriber to your paper, I am taking the liberty of addressing you in reference to an insurance problem which I have on my hands at present.

In 1927 I took out two "Whole Life" policies, without any double indemnity of total disability features attached to them, for \$1,000 each at an annual premium of \$24.20 per \$1,000, policies are participating, and the last annual dividend declared (last year) was \$2.57 per \$1,000. I communicated with the insurance company to ascertain what the cash value of these policies will be 20 years hence (in 1947) and was informed they would then have a value of \$459 each. I have a loan of \$100 against one of these policies at the usual rate of interest of 6 per cent. Present cash values after deduction of \$100 loan, is \$150 for both policies.

The above policies, being whole life, will never pay up, in view of my having utilized dividends in the past for various purposes; they will, at least, not pay up until long after the year 1957, even if I were to leave the dividends from now on to accumulate for this purpose.

On making enquiry I find I can take out a 20-payment non-participating

policy for the same amount with an annual premium of \$29.35 per \$1,000, which would show a cash value in 1957 of \$618 per \$1,000.

My problem is this: Would I not be better to cancel the "Whole Life" policies and replace same with the 20-payment, non-par. policies, as by doing so the benefits I would derive, I see as follows: Cash value in 1957 would be higher; policy would be paid up in 1957; my estate in the event of death would be \$2,000 instead of \$1,900 as at present; loan against policy would be liquidated; I would save the interest charge of \$6 against present loan, and I could take the present cash values and discount the premiums on the new policies for several years.

I fully realize that by making the change I would be paying a higher annual premium, and lose the benefit of any future dividends, but even in view of this loss, would I ultimately not be better placed, by having the advantages mentioned above, particularly by having the policy paid up at a time when my earning power may not be sufficient to carry on my present policies?

I have always been greatly interested in the insurance problems appearing in your paper, and would appreciate your viewpoints in connection with the foregoing.

L. M., Montreal, Que.

If you are in a position to pay up the loan against your existing insurance, either by way of a single payment or by monthly instalments, it would be to your advantage to do so rather than surrender the policies and replace them with new ones. If that course is not feasible, then it might be advisable to take out the 20-pay life policy on the non-participating plan to which you have reference.

Editor, Concerning Insurance:
I would be very pleased if you would advise me if the Federal Hardware and Implement Mutuals is safe and satisfactory in their dealings. If there has been no claim on the policy they give a rebate of 30 per cent, which seems an unusual way of doing business.

—M. H. W., Toronto, Ont.
Federal Hardware and Implement Mutuals is the name of the organization through which the policies of three American mutual fire insurance companies are sold in Canada and the United States.

These three companies are regularly licensed in Canada, occupy a strong financial position, and all claims against them are readily collectable. They operate on the principle of charging standard rates, and returning at the end of the year by way of refund or dividend what is not required for losses, reserves and expense. So far, these dividends have been substantial, ranging from 20 per cent to 40 per cent of the premiums.

They issue what is known as a combination policy, under which each company assumes one-third of the amount of the policy and no more; the liability being several and not joint. All policies issued are non-assessable contracts, with no contingent liability.

They maintain assets in Canada in excess of their liabilities in Canada, and have deposits with the Government at Ottawa for the protection of their Canadian policyholders exclusively, as follows: Hardware Mutual Fire Insurance Company of Minnesota, \$222,400; Hardware Dealers Mutual Fire Insurance Company of Stevens Point, Wisconsin, \$241,350; Minnesota Implement Mutual Fire Insurance Company of Owatonna, Minnesota, \$229,700.

U.S. HOME FINANCE PROBLEMS

(Continued from Page 21)
the requirement of appreciable capital repayments monthly. Under depression stress a large number of these societies found themselves in difficulty and the government plans offered an avenue of relief. At a later date, Mr. Bodish made the statement that "the H.O.L.C. would go down in history as the great instrumentality which turned the tide of the depression."

While the H.O.L.C. admittedly did a job satisfactory to orthodox mortgagees, they look with suspicion, even to the extent of dismay, at the tendency of the Federal authorities to remain permanently in the urban mortgage field. H.O.L.C. was distinctly an emergency measure, and as such is likely to pass away, but the group of organizations directed by the Federal Home Loan Bank Board distinctly points to permanent existence. Incidentally the vicissitudes of mortgage lending has in the United States brought into closer and more sympathetic relationship the different types of organization carrying on that business. Before their mutual interests were made so obvious by general and impending disaster, there was little sympathy between the mortgage brokerage houses, the building and loan societies, savings banks and insurance companies, respectively. Now they are bled together in the face of what all regard as a common enemy to public interest. The possibility of the Federal government permanently staying not only in the farm mortgage lending field, but also the urban, which until recent years has been left open to contending private agencies.

Ordinary people—the common run—have difficulty in understanding clearly what is taking place on the other side of the boundary with respect to mortgage lending and home financing. There is abundance of literature on the subject and the U.S. government authorities are, at great expense, carrying on a campaign of publicity. Precisely what it all means, and what the alphabetized initial letter contractions signify is not easily determinable. On this side of the boundary, almost always, when enquiry is made, the answer is given that home building is active "over there" and the government is really behind it. That in definiteness as to what is going on does exist is not surprising. The writer has discovered that it is laborious work unweaving part of the facts, and it would be misleading to assume that he has done more than only assemble some of the best known.

A BULLETIN of the Department of Labor (U.S.) says that within the past several years three measures were passed, with the aim to relieve distressed home owners and incidentally to create employment. These measures

were the Home Loan Bank Act (1932), the Home Owners Loan Act, and the Federal Housing Act. Additional measures, primarily directed towards the relief of unemployment and indirectly added construction of dwellings, were put into effect. There were the Emergency Relief and Construction Act (1932), designed to provide "low cost" housing and aid in slum clearing; National Industrial Recovery Act (1933), which made provision for grants for public works, including houses and "subistence homesteads"; and the Federal Emergency Relief Act for "low cost" dwellings in "rural" (1933), which made available grants

GROWTH OF U.S. HOME LOAN BANK OPERATIONS

Year	Members	Assets	Loans Advanced	Outstanding
1932	119	\$ 217,000,000	\$ 827,000	\$ 847,000
1933	2986	2,607,000,000	90,865,000	87,412,000
1934	3072	3,303,000,000	129,345,000	86,628,000
1935	3160	3,029,000,000	188,675,000	102,795,000
1936	3760	5,300,000,000	281,935,000	145,401,000

industrial areas. Under these measures, apart from the exercise of the main agencies directed by the Home Loan Bank Board, about \$160,000,000 of public money was applied, up to the end of 1935.

Main measures for the relief of mortgage lending institutions in which some billions of public money has been utilized, were those exercised under the Home Loan Bank Act. A board created by its terms for its administration, as chairman, Mr. Fahy, already referred to. For administrative purposes the United States is divided into districts (about twelve), in each of which a Federal Home Loan Bank is established. These district banks serve as a "credit reserve for Federal savings and loan associations, building and loan associations, co-operative and savings banks, insurance companies and other home-financing institutions," but they do not make advances to individuals. The total advances to member companies at December 31 last was \$145,400,730. To pay this sum the bank issued capital stock on which members paid up \$29,126,200, the U.S. Government \$124,741,000. These are the chief liability items.

The type of organization indicated can obtain membership in the bank by paying into it 1 per cent of its aggregate unpaid principal of its mortgage loans. "As amended the Home Loan Bank Act provides that these agencies (member companies) may obtain Federal advances on amortized loans of six years maturity or longer, up to 65 per cent of the value of the property securing the loan, on the home mortgage collateral advances are restricted to 50 per cent of the unpaid

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principal and 40 per cent of the value of the property. If mortgages furnished as collateral for advances have been insured under the National Housing Act, the Home Loan Bank advances up to 90 per cent of the unpaid principal."

In nine years 2,270 societies went out of existence, some due to amalgamation, and in the same period just ended 4,000 new members joined their association with them. From 1927 to 1936 there was an increase of assets of \$1,650,049,471, making the total assets at the end of the latter year \$8,828,411,925. From the close of that year to the end of 1936, a decline in assets of \$2,930,000,509 took place. These assets represented almost wholly mortgages on homes. The dramatic changes indicate that the structure and character of the administration of these organizations, was not such as to withstand changes in conditions to which the mortgage business on the North American continent and this includes Canada, are subject.

In Ontario, where taxation, mortgage and collection impediments were applied to real estate mortgages on as early a scale as in the United States, mortgagee to mortgagee lending organizations, following Canadian authority methods failed to satisfy its creditors, at least asked for terms during the recent depression. They had, however, some difficulties. Their solvency has been maintained without government aid. Why under circumstances not radically dissimilar this has been the case is a question well worth pondering. The U.S. Federal authorities in various ways have advanced to save the individual home borrower and the lending agency with which he deals, now with \$400,000,000 to save both from disaster. What we have said with respect to Ontario homebuilding and thrift organizations may be said of the rest of Canada. The effects of the direction of so much money into the mortgage business, the disregard of market rates of interest, the achievement of the public purposes of home building and creation of additional employment are related questions to be dealt with in a subsequent article.

BUILDING SOCIETY DECLINE IN UNITED STATES

Year	Societies	Members	Total Assets
1927	12,804	11,356,261	\$7,178,562,431
1928	12,666	11,995,905	8,016,034,327
1929	12,342	12,111,208	8,695,154,229
1930	11,774	12,350,928	8,828,611,925
1931	11,447	11,458,291	8,417,375,605
1932	10,397	10,114,792	7,750,491,084
1933	10,779	9,224,105	6,977,531,676
1934	10,919	8,370,140	6,450,424,392
1935	10,554	7,049,567	5,888,710,326



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BRITAIN'S STEEL DUTY DOWN

Move Thought to Indicate Tighter Coherence of National Policy Toward Achievement of Adequate Defence

BY GILBERT C. LAYTON

Saturday Night's Financial Correspondent in London

CONSIDERABLE significance attaches to the abandonment of the 33½ per cent. duty on Britain's imports of pig-iron and halving of the duty on various iron and steel products. The move is undoubtedly a preliminary result of intended expenditure on rearmament. It seems also to suggest a tighter coherence of policy towards the achievement of adequate defence.

The duties have been part of a protectionist policy which, in his 1936 budget speech, the Chancellor of the Exchequer stated to be one of the three main planks in the government's recovery scheme; it has certainly played a highly significant part, one way and another, in Britain's economic development since 1931. It appears that the policy of protection can be subordinated to the policy of defence.

The shortage of iron and steel had for many months caused serious disquiet among users of raw and semi-manufactured ferrous metals. The normal industrial demand had been greatly expanded in Britain by the growth of the constructional industries, and, somewhat belatedly, a corresponding improvement had occurred abroad. With heavy duties imposed against the importation of iron and steel products on to the British market, the continental iron and steel producers, closely organised into a cartel, were no longer willing, by the latter part of 1936, to send ferrous materials to Britain in sufficient quantities for her needs. Even so, and despite repeated requests by users of the metals, the British government was not prepared to relax the duties. Only now that the arms program has been duly prepared and the time has come to get busy on it is the protectionist policy modified.

It remains to be seen whether at this stage the modification will be of much significance. The continental suppliers are no longer anxious to send metals across, and it will probably need a further rise in prices to induce them to do so on a large scale. Britain's own production has been expanding more or less steadily but is still considerably short of requirements. The possibility of a rationing of supplies is real and does not present a very satisfying prospect. The latest figures for production at the time of writing are the January figures, which show 650,700

tons of pig-iron produced, against 595,500 in January 1936, and 998,900 tons of steel ingots and castings, against 911,700 a year previously. The increases are substantial, and further improvement should be shown when old furnaces are restarted and others blown in.

The difficulty is that, after the very painful slimming process which followed the war-time and post-war boom period, the industry—at any rate the far-sighted leaders of it—do not want to see productive capacity permanently increased and for an armament demand which must be only temporary.

CURIOSLY enough, there has lately been an increase in Britain's exports of iron and steel products at the same time as imports have diminished. The outward expansion is all to the good, in that the industry is normally organised to supply foreign users, and it is well to keep the export markets sweet against a time when the domestic off-take may diminish. Meanwhile, the problem is to organise the home market and ensure that adequate supplies are available without excessive expansion of capacity.

It is to be hoped that the schemes now on foot to utilise scrap metals to the full will be duly effective. It is noteworthy that, despite the big rise in world prices and the prospective enormous demand for armament purposes almost everywhere in the world, the world's output of pig-iron is still slightly below the level of 1929, when the demand was, more than it is now, for normal constructional purposes.

The important modification of Britain's tariff policy in this instance suggests various ideas. It raises the question whether tariff policies in general will be significantly altered under the exigencies of rearmament. Another well-known case of a similar kind is the heavy importation of cereals by Germany and Italy, which is diametrically opposite to those countries' former policies of making domestic agriculture as far as possible sufficient to domestic needs. It is possible that in the matter of iron and steel Great Britain is giving a lead on a larger scale and in a more open fashion. In this case domestic producers are not likely to suffer from the increase in imports (which will probably, in any case, not be very large for the present), because they are simply not capable of meeting the current demand. It is significant that iron and steel share prices on the Stock Exchanges did not react unfavourably to the scheme.

It is not unlikely, however, that the British government would be willing to sacrifice domestic industries, in a moderate degree, in the interests of national defence and to assure adequate resources of food and materials. For instance, the agricultural assistance policy, followed so persistently and with a distinct effect on food prices, may be modified until stocks of food have been accumulated against war-time requirements.

THE new policy of the British government may mean in the long run a closer supervision of the nation's economy on all fronts. It is not to be supposed that domestic agriculture, for instance, would be subordinated to the immediate interests of national security and allowed to weaken so that it would be less effective as a supplier of foodstuffs in case of war. Similarly, of course, there is no question of sacrificing the long-term effectiveness of the iron and steel industries to the desire for moderate prices for iron and steel products for the immediate requirements of rearmament. It is more likely that the government will keep both aspects of national production clearly in mind, and perhaps extend subsidies to certain industries (re-afforestation as a safeguard against the curtailment of foreign timber is an example) at the same time as it facilitates importation of products competing with other domestic industries.

It is satisfactory to note the statement of Dr. Burgin, Under-Secretary to the Board of Trade, that "if you want a commodity, and there is a world price at which you can procure it, to impose control in your own country and say you may not buy it at a lesser price means you won't procure it here." The government is evidently not going to follow the example of Germany in restricting prices, which, as in Germany, would have the inevitable effect of restricting supply. The government's move in the iron and steel trades is some concession to the principle of free trading. No one will suppose that the long-term policy of protection is being abandoned, but the modification of the policy in certain instances shows that the importance of overseas supplies is appreciated.

MINES

(Continued from Page 23)

width. The lateral work is proceeding along the vein at the 1200 ft. level but values in the earlier rounds have been erratic. Geology and structure, however, at this lower level is identical with the upper levels.

Toburn, formerly the old Tough-Oakes Mines which financial interests of London operated unprofitably for a long period of years, is now responding to the efforts of the new owners under control of Premier Gold Mines. Output for 1936 was \$714,000 and net profits after all charges were \$291,000. Current assets have risen to \$668,000, of which \$584,000 is in cash.

Sheritt Gordon, with the mine in a highly developed stage, has a more ambitious plan for metal production than is generally realized. The company plans to take the fullest possible advantage of high quotations for copper and zinc.

Ore on the Amulet section of the Waite-Amulet mine which is to resume production as quickly as possible, has an average value of between \$25 and \$30 per ton under present prices of metal.

Falconbridge Nickel Mines, now operating at a rate of 500,000 tons of ore per day, is setting new high records. Although there is no official suggestion that output of nickel may exceed 11,000,000 lbs. annually, yet there is this method of deduction, namely, that the ore is expected to yield 1.75 p. c. nickel, or 35 lbs. of the metal per ton. To do this would be to secure 17,500,000 lbs. of nickel from 500,000 tons of ore.

Allowing for contingencies, and it does seem reasonable to believe Falconbridge may now produce nickel at a rate of at least 15,000,000 lbs. annually. With a price of 20 cents per lb. as a basis of calculation, a gross value of \$4,500,000 in nickel annually is suggested.

Falconbridge is producing copper at a rate of about 7,000,000 lbs. annually, thereby suggesting a further gross of over \$800,000, and indicating total income may reach \$5,500,000 annually when taking into account a modest income from surplus and from precious metal recoveries.

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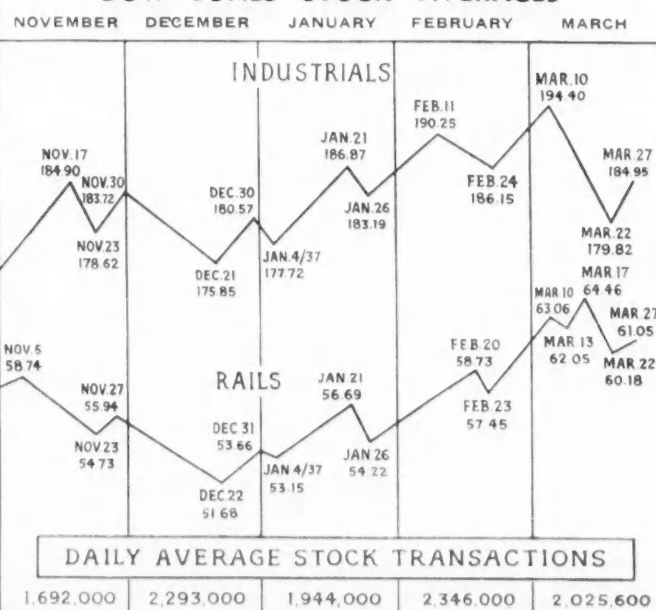
BUSINESS AND MARKET FORECAST

(Continued from Page 21)

nature unless they are willing to carry them through a decline in the market which might carry so far as to carry the Industrials back to the area of 160.

Perhaps the most bullish pattern that could develop at this point would be an interval of quietness and then a zig-zag upward movement in both averages with minor rallies going to successively high points and minor declines meeting support at or above the levels of preceding support. Ability of the two averages to climb above their March peaks of 64.46 on the Rails, 194.40 on the Industrials, would reconfirm the intermediate uptrend and would suggest a vigorous advance with around 210 as the objective of the industrial average. Volume characteristics of last week's market were bullish as the average volume for the days with full trading sessions dropped to about 1,500,000 shares daily.

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WAWANESA MUTUAL

THE annual report of Wawanesa Mutual Insurance Company shows another successful year. During 1936, the Wawanesa made the greatest gain in business written in its history.

The Wawanesa took Dominion registration in 1928. The 1929 Government Blue Book showed that, among all companies operating in Canada, the Wawanesa stood 19th in net fire premiums written. From 1928 to 1935, when other leading fire companies in Canada suffered a shrink in net premiums, the Wawanesa increased its premium income over 58 per cent., and, in 1935, stood third among all companies writing fire insurance in Canada. Fire premiums written in 1936 total \$1,206,772—which may put

the Wawanesa in second place for Canada. In Ontario, the Wawanesa now writes more net fire premiums than any other company.

Other lines than fire bring total net premium income for 1936 up to \$1,505,923. Assets increased over \$300,000 during the year; reserve of unearned premiums is up by \$184,833; \$116,430 was added to deposit with the Dominion Government; and cash surplus increased by \$43,691 to \$774,547.

In the two years, 1935 and 1936, net premiums written increased 43 per cent., reserve of unearned premiums 67 per cent.; cash surplus 33 per cent. Dominion Government deposit 72 per cent. and admitted assets 44 per cent.

Writings on automobile business increased considerably in 1936. Premium income totalled \$327,921.

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REPORTS

MCCOLL-FRONTENAC

DECLINE of \$462,239 in net earnings is reported by McColl-Frontenac Oil Company, Limited, in its ninth annual statement covering the year ending January 31, 1937. Net earnings after all charges were reduced to 45 cents a common share against \$1.16 in the previous year.

Dividends of 80 cents on the common shares were paid, requiring with drawal from surplus account of \$229,379, thus reducing earned surplus to \$2,985,788. Earnings per share of preference stock were \$9.84, against \$15.64 in the previous year.

Working capital at the end of the fiscal year was \$3,326,125, or a ratio of 1.88 to 1 of assets to liabilities. At Jan. 31, 1936, net working capital was \$4,526,339 for a ratio of 3.88 to 1.

In his report to shareholders President John Irwin said, in part: "Although sales have shown an increase over the preceding year, profits are lower as crude oil supplies cost considerably more money and the price received for finished products averaged less."

Increased taxation affected earnings, the President said. Increase from 6 to 8 per cent. in sales tax was absorbed by the company.

Taxes ran above \$1,000,000, or about \$1.52 per share on the common, of which \$700,000, or over \$1 per share, was caused by absorption of the Dominion sales tax, which was increased from 6 to 8 per cent. in 1936. Increase in sales tax was equal to about 27 cents a share on the common.

Operating profit for the year of \$2,594,787 compared with \$3,028,761 in the previous period, while total net income of \$2,445,493 compared with \$2,804,761 in 1935. Depreciation write-off was \$818,907, compared with \$709,113.

GREAT WEST SADDLERY

GREAT West Saddlery Co., Ltd., in 1936 had a net profit, after bond interest, depreciation and income tax, of \$13,881 as compared with \$1,362 for the 18 months ending Dec. 31, 1935.

Subject to ratification by shareholders, important changes are to be made in the balance sheet. Capital surplus which in last year's balance sheet was shown as \$336,004, will disappear entirely. The sum of \$114,821 will be used to write off old trade accounts now considered uncollectable. Similarly \$20,906 will be written off against losses arising from revaluation of mortgages, investments and properties, \$250,000 set up as reserve for contingencies and finally, \$178,253 will be applied against the deficit account reducing it to \$172,916 as compared with \$365,951 a year ago. Depreciation reserves now amount to \$323,365 as against fixed assets valued at \$1,120,881. The company's working capital position is strong, current assets of \$1,049,341 being equivalent to 4.6 times current liabilities.

Accompanying the annual report is an announcement of a plan of capital reorganization of the company.

UNIVERSAL LIFE

BALANCE sheet of the Universal Life Assurance and Annuity Company at December 31, 1936, shows total assets of \$301,638, and total liabilities except capital of \$255,467. Thus there was a surplus as regards policyholders of \$46,171. As the paid-up capital amounted to \$46,045, there was a net surplus of \$126 over capital. Policyholders trust fund, reserve for policies issued 1935-1936, reserve for possible loss on realization of amounts of trust fund, and all liabilities.

Established in 1902, the company is regularly licensed for the transaction of life insurance, and has a deposit with the Manitoba Government of \$55,000 for the protection of policyholders.

INTER-CITY BAKERIES

INTER-CITY Baking Company, Limited, has reported net profit for the fiscal year ending Jan. 31 at \$79,368, equal to \$3.75, compared to \$63,714 the previous year.

Net earnings were \$251,955, compared with \$244,102 in 1935. The report placed working capital at \$328,708, with current assets at \$487,199 and current liabilities, \$159,211. Reduction in the working capital from \$429,381 was attributed to reduction of some \$200,000 in bonds outstanding as a result of redemptions.

DOM. GAS & ELECTRIC

DOMINION Gas & Electric Co. and subsidiaries 1936 net operating income was \$1,793,155 against \$1,765,577 in 1935. Provision for depreciation and amortization was \$452,785 against \$519,730 in 1935. Prior charges of subsidiaries and other outlays left net income for the year at \$337,564 against \$200,976 in 1935. Dividends of \$100,000 were paid on preferred stock, and balance in surplus account, after adjustments, was increased to \$553,683. The credit balance a year earlier was \$365,674.

Net income was equivalent to 40c on each common share against 17c a share in 1935. Working capital rose in the year from \$503,385 to \$988,363.

CAN. NORTHERN POWER

GROSS earnings of Canada Northern Power Corporation for February amounted to \$391,088, compared with \$371,342 for February, 1936. Operating expenses for the month, at \$161,137, were \$22,710 higher, due almost entirely to an increase in the amount of purchased power. Net earnings for the month amounted to \$229,951, as against \$232,915 for the corresponding month of last year.

For the first two months of the current fiscal year, gross earnings amounted to \$791,766, a gain of \$35,854 over gross for the same two months of last year. Operating expenses for the two months show an increase of \$37,072 leaving net earnings of \$471,995, against a comparative figure of \$473,213.



Above: The smaller International wheel tractor, the Model I-12, a compact unit for fast service in cramped areas. Shown hauling pulp paper from warehouse to shipside.

For ECONOMICAL Power,
Come to INTERNATIONAL

THE increasing ACCEPTANCE of International Industrial Power by experienced operators is proof that this organization is building to their requirements. On job after job, the hard work is being given to International Power. Users know that when RESULTS are needed, it is good business to depend on International.

International Harvester builds for low cost of maintenance as well as for low cost of operation. International TracTracs are the most accessible crawler tractors on the market. Replaceable cylinders in International engines are a great money-saving feature. Many other refinements in these products, plus quality construction in every detail, mean long life and low maintenance costs.

Rely on International Harvester, world's largest tractor builder, when you have a power problem. The International Industrial Power line includes wheel and crawler tractors, and power units ranging up to 110 max. h.p. See the nearby Company-owned branch, or industrial dealer, for complete information.



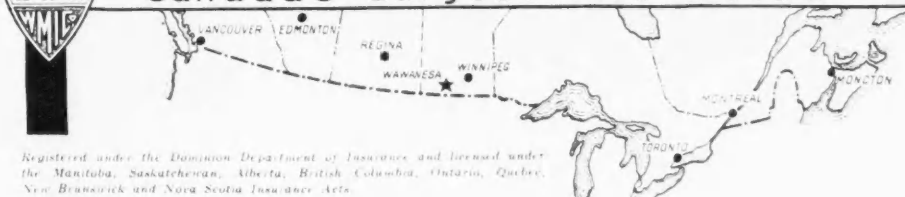
Above: Here is an International TD-40 DIESEL TracTrac operating under conditions which are familiar to every mining man. The TracTrac and sleigh train of mining equipment and supplies are shown on Lac Seul, near Hudson, Ont.

INTERNATIONAL HARVESTER COMPANY
Hamilton of Canada, Ltd. Ontario

INTERNATIONAL HARVESTER

The Wawanesa Mutual
Insurance Company

Canada's Largest Fire Mutual



Registered under the Dominion Department of Insurance and licensed under the Manitoba, Saskatchewan, Alberta, British Columbia, Ontario, Quebec, New Brunswick and Nova Scotia Insurance Acts.

BALANCE SHEET—December 31, 1936

ASSETS		LIABILITIES	
Cash on Hand and in Banks	\$ 424,18.00	Provision for Unpaid Claims	\$ 116,833.41
Bonds, Dom. Govt. value \$60,018.86		Reserve of Unearned Premiums	75,580.50
Stocks, Dom. Govt. value 208,872.50		Taxes due and accrued	31,001.40
Guaranteed Investment Revenue	10,000.00	Re-insurance Premiums	89,160.31
Real Estate	131,417.24	Expenses due and accrued	8,900.40
Mortgages Loans	8,677.96	Reserve of self-insured mortgages	\$ 872.91
Agreements for Sale	1,052,018.89		
Real Estate	114,680.84		
Interest and Dividends due and accrued	26,407.39		
Agents' Balances	141,496.81		
Premiums due Note Policies (Not over 90 days)	36,228.34		
Business due from Re-Ins. Companies	30,691.24		
Accounts Receivable	6,254.91		
	\$1,833,199.99	SURPLUS	\$74,547.86
			\$1,818,199.99

Unassessed Premium Notes (Western Canada) \$990,683.67
Dominion Government Deposit \$534,720.00

We certify that the above Balance Sheet is drawn up in accordance with the books and records of the Company as at December 31, 1936, and that we have obtained all the information and explanations required as auditors.
Wawanesa, Man., January 29, 1937.

E. S. BIGGS, C.A. Managing Director
C. D. CORBOULD, C.A. Secretary-Treasurer

Assets—increased \$300,205.28
Surplus—increased 43,691.92
Reserve of Unearned Premiums—increased 184,833.67
Net Premiums Written—increased 236,805.95

The Wapiti Insurance Company

—Member of the Wawanesa Group—

(Registered under the Dominion Department of Insurance)

Authorized Capital \$200,000.00
Subscribed Capital 166,700.00
Paid in Capital 150,335.00

BALANCE SHEET—December 31, 1936

ASSETS		LIABILITIES	
Cash on Hand and in Banks	\$ 36,037.90	Provision for Unpaid Claims	\$ 11,903.27
Bonds, Dom. Govt. value \$199,791.27		Reserve of Unearned Premiums	52,056.89
Stocks, Dom. Govt. value 47,445.12		Taxes Due and Accrued	2,140.87
(Mkt. value Dec. 31, 36, \$249,235.56)		Expenses Due and Accrued	7,862.36
Interest Accrued	2,958.10	Capital Stock paid in	\$150,335.00
Agents' Balances	150.00	Surplus	71,829.82
	\$ 297,927.52	Surplus for Protection of Policyholders	221,964.83
			\$ 297,927.52

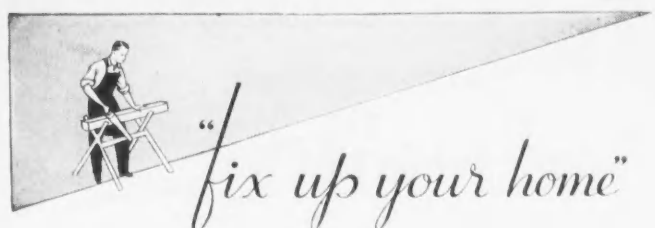
We certify that the above Balance Sheet is drawn up in accordance with the books and records of the Company as at December 31, 1936, and that we have obtained all the information and explanations required as auditors.
Wawanesa, Man., February 1, 1937.

E. S. BIGGS, C.A. Managing Director
C. D. CORBOULD, C.A. Secretary-Treasurer

Wawanesa Mutual and Wapiti Head Offices: Wawanesa, Manitoba

Branch Offices across Canada at:
Toronto 341 Church St. Winnipeg 405 National Trust Bldg.
Saskatoon 810 Canada Bldg.
Montreal 165 St. John St. Edmonton 405 Bank of Commerce Bldg.
Moncton 686 Main St. Vancouver 325 Howe St.





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The WESTERN SAVINGS and LOAN ASSOCIATION

HEAD OFFICE: WINNIPEG, MANITOBA
EQUITABLE SECURITIES CORP. LTD. BUTLER BYERS BROS. LTD.
GENERAL AGENTS GENERAL AGENTS
CALGARY, ALBERTA SASKATOON, SASK.
MCALLUM, HILL AND COMPANY, LIMITED
GENERAL AGENTS
REGINA, SASK.

WHAT IS LABOR TRYING TO DO?

(Continued from Page 23)
numbers or importance. Thus unwise or inefficient employers have conferred power on their mortal enemies who seek to destroy them.

Their methods are simple, uniform and easily recognizable. First a small "cell" is established within the plant. This cell is sometimes formed by infiltration, sometimes by organizing a small group of malcontents already within the plant. It is frequently augmented by intimidation. When the time is ripe the men of the red cell throw down their tools and walk out of the plant. Thereafter the great majority of the employees who may not wish to strike are prevented from working by mass picketing.

The picketing mass is composed mainly of unemployed people who have no wage-earning interest in the plant concerned. There is usually a core of men and an outer fringe of women. Among the women-fringe, there are usually children in baby-carriages. Except in the larger cities, the police are helpless even if the police authorities are willing to act. When the police do act, baby-carriages are thrown down, women are injured, or pretend to be. Then the stock cry goes up from the professional organizers and mouthpieces that the "brutal cops" have attacked their women and children.

Naturally the turbulent doings of the picket line and the statements of the mouthpieces are front page news whereas the employers' statements, being simply reasoned presentations,

are less colorful and of less news value, and are immediately countered by the accusation: "some more lies of the brutal bosses." Thus the employers' side of the controversy does not get the publicity "breaks." This handicap of the employer is further weighted by the fact that there are really bad conditions and low wages in some industries, by the tendency of some politicians to exploit labor troubles to their own profit and by public suspicion of employers generally.

NEVERTHELESS these strikes are successful only if the employer's wage rates or working conditions are vulnerable. If wages and working conditions are fair, public opinion, moulded by the true facts which ultimately appear in the press, turns against the strike, and no strike can be successful without the support of public opinion.

Here is the typical instance which occurred recently in an Ontario city. In a factory with a little over two hundred employees, less than 20 per cent of the workers "pulled" a strike. Next morning there were more than fifteen hundred pickets outside the factory gates. The workers were pulled at their homes by independent canvassers and more than 50 per cent were against the strike. The police were powerless. The local newspaper made an independent investigation, published the true story of the strike methods and the personal history of the professional agitators. Public opinion immediately turned in favor

of the employers. The agitators, who had fomented a series of such disturbances, departed for more profitable fields of endeavor and in a few days the strike was amicably settled.

In the United States, however, this strike technique has been further strengthened, especially in the State of Michigan, by the advent of the "sit-down." The sit-down has been made possible only through the tolerant attitude of President Roosevelt and the active support of State Governor Murphy. Governor Murphy's use of the state militia in the recent General Motors strike at Flint had the effect of protecting the small minority of sit-down strikers against the entirely inadequate law forces of Flint and the indignation of the vast majority of workers unlawfully deprived of their livelihood.

In the General Motors strike there was only one real issue—recognition of the minority union, the United Automobile Workers of America, as the sole bargaining agency on wages and working conditions. Other issues were injected and on these General Motors was willing to negotiate. In the settlement, nothing was won by the workers that would not have been won by peaceful negotiation. On the "sole bargaining" issue, General Motors agreed not to bargain with any labor body save the U.A.W.A. for six months without obtaining first the approval of Governor Murphy. Thus General Motors is operating on a temporary agreement and must again face the alternative of capitulation or a renewal



EVERETT BRISTOL, K.C., President of the Premier Trust Company, who, with Thomas B. Holmes, General Manager, represented their company in negotiations for the purchase of the Security Loan & Savings Company of St. Catharines, Ont.

of the struggle unless the sit-down is outlawed in the interval.

Since the settlement, there have been nineteen brief sit-downs in the General Motors plants, and fights between union and non-union men are common. Insubordination is rife.

In effecting the Chrysler sit-down, U.A.W.A. leaders made no pretence of raising any issue other than that of "sole bargaining." In fact they were highly complimentary in their remarks about the Chrysler Corporation's attitude towards labor. It is possible that the U.A.W.A. has much greater numerical strength among Chrysler workmen than it had at the beginning of the General Motors strike. Yet it is still certain that the great majority of the sixty thousand Chrysler workers were satisfied with their wages and their working conditions.

Thus a militant minority crippled an industry whose working conditions are unrivalled and which pays the highest wages in America, and that means the highest wages in the world.

The aim of this militant minority is a C.I.O. labor empire which would dominate the industrial and political life of America and dictate to the money power. Its methods are intimidation and defiance of the law. Its spearhead is the red element which seeks to break down the entire economic system.

PUBLIC opinion is rapidly turning against the sit-down. The strongest symptom of this is the changed attitude of astute politician Governor Murphy who recently declared his intention to enforce the law. Numerous strikes in smaller industries, stores and hotels are contributing to the growing impatience of the public. Strikes forced on unwilling employees by outside organizers, some of them with criminal records, have evoked strong public indignation and drastic action by the police.

It is unlikely that complete unionization and the "closed shop" will be attained in the automobile industry by means of State or Federal law. It is practically certain, however, that vertical unions of the C.I.O. type as opposed to craft unions of the A.F.L. type will persist and grow in the industry. What effect this will have on automobile manufacturing progress is hard to judge. However, it is commonly believed that the extreme vigor and progressiveness of the industry has been largely due to the freedom of its executives to carry out their plans without interference. Unionization, it is thought, would rob the executives of much of their initiative and seriously slow-up the unrivalled enterprise and progress they have shown.

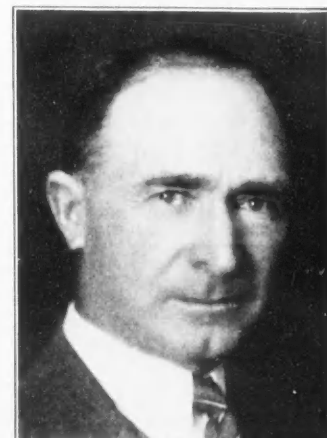
In the offing sits Green of the American Federation of Labor with a labor organization of several millions of the more stable and conservative skilled work people. Green is not a crusader like Lewis nor a colorful figure of power like the late Samuel Gompers, but he is not without political shrewdness and power. Green is watching and waiting for the inevitable swing of public sentiment is gradually stiffening A.F.L. resistance and will prove an important factor in determining the final issue of the struggle.

Most important of all there is the extreme individualism and sense of fair play in the American public. Every true American wants his own individual chance for advancement, the reward of his own enterprise. Moreover he hates "foreign" ideals and tactics. He is afraid of too dominant forces. This same characteristic which Roosevelt has used so ably to castigate the money power may very well turn against a Lewis and even against a Roosevelt who seeks to assume too much power.

My own guess is that the great American public will defeat the Lewis labor empire in the end or at least make Lewis fall far short of his objective.

Financial Editor, Saturday Night:
I read your columns with a great deal of interest and your service is a splendid one.

—E. K. B. Aylesford, N.S.



JAMES A. KENNEDY, who has been elected a director of the Capital Trust Corporation, Limited.

"More Gasoline Mileage!"

NEW FORD V-8 OWNERS REPORT

Everything THAT MAKES A Quality CAR

GREATER OPERATING ECONOMY—Improved V-8 engine gives its outstanding performance with unusually low gasoline consumption.

EASY-ACTION SAFETY BRAKES—Entirely new braking system gives quicker straight-line stops with leather-light pressure on braking pedal. "The safety of steel from pedal to wheel."

COMFORT AND QUIET—Smoother and quieter Centre-Steering gear. Starter button is now on instrument panel, parking lever is under it.

ALL-STEEL BODY—Not an ounce of wood in all-steel body structure. Steel top, floor, panels and frame. Safety Glass throughout at no extra charge.

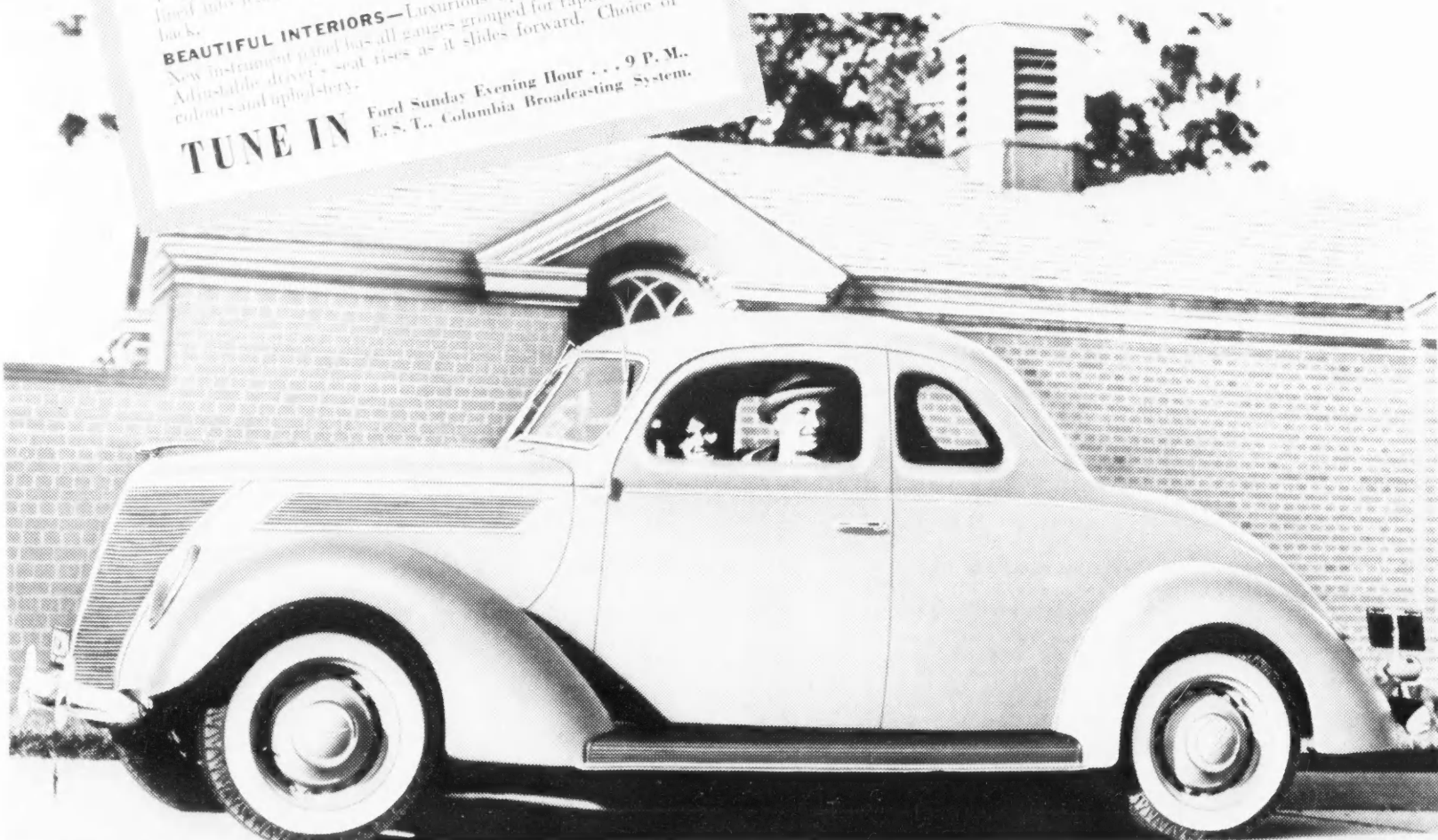
MODERN APPEARANCE—New streamline design. Slanting V-type windshield opens in all closed cars. Headlamps streamlined into fender aprons. Modern lid-type hood hinged at the back.

BEAUTIFUL INTERIORS—Luxurious upholstery and trim. New instrument panel has all gauges grouped for rapid reading. Adjustable driver's seat rises as it slides forward. Choice of colours and upholstery.

TUNE IN Ford Sunday Evening Hour ... 9 P.M. E.S.T. Columbia Broadcasting System.

HUNDREDS of letters from enthusiastic owners of new Ford V-8s ... verbal reports to Ford dealers all over Canada ... eagerly praise the new economy of the improved Ford V-8 engine. You can ask any man who drives the new Ford about the mileage he gets to a gallon. He'll probably tell you that with the improved carburetion, his Ford V-8 goes farther between gas pumps than any other Ford he ever drove. And the new V-8 engine has other refinements that contribute to its greater efficiency. The cooling system has been improved, with self-lubricating water pumps in cylinder banks, and a new fan position. Simplicity of construction of the Ford V-8 engine gives it long life and ensures low up-keep cost. Its swift pick-up and smooth performance set the precedent of higher quality that is found in every other feature of the new Ford V-8 ... whether of beauty, roomy comfort or safety. Your dealer will gladly show you all the quality features of the new Ford V-8. ... Take a new Ford from him—drive it—compare.

\$30 A MONTH, with reasonable down-payment, buys any new Ford V-8 Car under T.E.C. National Finance Plan.



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